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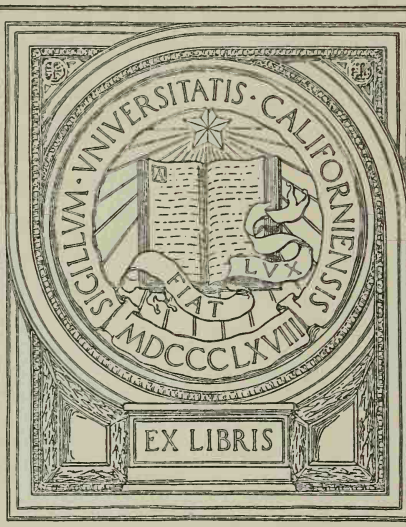

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THE PREVENTION OF DESTITUTION: BY SIDNEY AND BEATRICE WEBB

Passfield.

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PREFACE

In the present volume we have sought to leave behind us all controversy with regard to the Poor Law and its administration, in order to set forth, as an independent and substantive proposal, a constructive policy, by the adoption of which, as we believe, the nation could, within a very few years, get rid of the great bulk of involuntary destitution. We want this book to reach, not merely the official expert but also the average educated citizen. We have, therefore, relegated all references and footnotes to an appendix immediately following each chapter, which can be skipped or consulted as may be desired. And we have tried to explain the policy in the plain language of the ordinary reader; avoiding, on the one hand, administrative technicalities; and, on the other, the somewhat repellent phraseology of the Parliamentary draughtsman. We may add that the reader who wants to know more of the facts as to different branches of Local Government should consult the Minority Report of the Poor Law Commission, choosing, by preference, the Government octavo edition, at one shilling and ninepence, which, in spite of containing the elaborate footnotes and references, does not sell as well as the National Committee's edition at two shillings, in clearer type but without the footnotes and references. And the politician or expert official who finds this popular exposition of policy too

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vague and allusional may satisfy himself with the precise formulation of the proposed changes to be found in *The Prevention of Destitution Bill*, with explanatory notes, which the National Committee (37, Norfolk Street, Strand, London) supplies for one shilling.

Perhaps the most immediately interesting chapter will be considered that on Insurance, in which the whole effects of Voluntary and Compulsory Insurance are analysed, in the light of the experience of the German Government, and of our own Trade Unions and Friendly Societies. In our opinion, it just depends on how it is shaped and administered, whether a Government scheme of Universal and Compulsory Insurance turns out to be a useful adjunct and complement of a Policy of Prevention, or to have the disastrous effects of a gigantic system of indiscriminate, inadequate, and unconditional "Outdoor Relief" under another name. We have, therefore, sought to explain the conditions under which Social Insurance has a good, and those in which it has a bad, effect on personal character and conduct.

This brings us to the "Moral Factor" in the problem of Destitution, to which we devote our final chapter.

SIDNEY AND BEATRICE WEBB.

37, Norfolk Street, Strand, London, W.C.
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THE PREVENTION OF DESTITUTION

I

Destitution as a Disease of Society

THE subject of this book is Destitution as it exists in the United Kingdom to-day; and we have chosen the word deliberately in order to make clear, from the outset, that we are not referring to Poverty. Poverty is a relative term. Any person is poor who has less spending power than is common in the circle in which he lives. "The poor ye have always with you" is merely a statement of the fact of inequality of wealth; and it affords no evidence as to the chronic existence in Judea of any mass of what is now called destitution, still less of its inevitableness. By destitution we mean the condition of being without one or other of the necessaries of life, in such a way that health and strength, and even vitality, is so impaired as to eventually imperil life itself. Nor is it merely a physical state. It is indeed, a special feature of destitution in modern urban communities that it means not merely a lack of food, clothing, and shelter, but also a condition of mental degradation. Destitution in the desert may have been consistent with a high level of

spiritual refinement. But destitution in a densely-crowded modern city means, as all experience shows, not only oncoming disease and premature death from continued privation, but also, in the great majority of cases, the degradation of the soul. Massed in mean streets, working in the sweating dens, or picking up a precarious livelihood by casual jobs; living by day and by night in overcrowded one-room tenements, through months of chronic unemployment or persistent under-employment; infants and children, boys and girls, men and women, together find themselves subjected—in an atmosphere of drinking, begging, cringing, and lying—to unspeakable temptations to which it is practically inevitable that they should in different degrees succumb, and in which strength and purity of character are irretrievably lost. Anyone acquainted with the sights and sounds and smells of the quarters of great cities, in which destitution is widely prevalent—especially anyone conversant with the life-histories of families below the "Poverty Line"—learns to recognise a sort of moral malaria which undermines the spiritual vitality of those subjected to its baleful influence, and—whilst here and there a moral genius may survive, saddened but otherwise unscathed—gradually submerges the mass of each generation, as it grows up, in coarseness and bestiality, apathy and cynical scepticism of every kind. When considerable numbers of people in such a condition are found together—still more when they are practically segregated in "cities of the poor"—this means that the community of which they form part is, to that extent, diseased. It is in this sense that we are entitled to say that destitution is a disease of society itself.

Our country is suffering to-day from this disease to an extent which is seldom realised. Last year more than two millions of different persons found themselves so unmistakably destitute that they applied for parochial relief, and were granted it. But we know that, unfortunately, a great many other persons were destitute without coming within the circle of the Poor Law; more than a hundred thousand children were at school without sufficient food, and many hundreds of thousands suffering from lack of medical treatment; a hundred thousand sick of different infectious diseases, among whom a majority were destitute, were dealt with in the hospitals of the Local Health Authorities; those whose distress from Unemployment was acute enough to lead to their relief by the Distress Committees under the Unemployed Workmen Act numbered (with their wives and children) several hundred thousand; whilst seven hundred thousand aged persons, all outside the ranks of pauperism, proved their inability to exist without the aid of the Old Age Pensions that the State accorded to them. It is, unfortunately, only too plain that the United Kingdom contains, at all times, between three and four millions of persons, of either sex and of all ages, who are (except in so far as the public provision or private charity may temporarily rescue them) demonstrably suffering in body and mind, in physique and in character, from a lack of the necessaries of life.

We need not assert that this state of things is peculiar to the United Kingdom, or that it has become worse than it was fifty or a hundred years ago. The oft-quoted statistics as to a decline in the percentage of paupers to population (from 62 per thousand in 1850 to 16 per

thousand in 1911) do not prove anything in this connection, because the numbers in receipt of relief can be (and have been) diminished by greater strictness of administration, without in any way diminishing the amount of destitution. Moreover, with the Local Health Authorities everywhere maintaining some of the sick, the Local Education Authorities feeding many of the children, the Local Lunacy Authorities providing for more and more of the mentally defective, the Local Unemployment Authorities beginning to deal with the able-bodied in distress, and the Local Pensions Authorities all over the land providing for those over 70, it would be strange indeed if the destitute left in the hands of the Poor Law Authorities did not diminish ! As a matter of fact, though the percentage of paupers to population has so greatly diminished in the past half century, the actual numbers relieved by the Poor Law Authorities have, in the aggregate, varied singularly little from decade to decade. The number actually relieved in the course of a year was over two millions in 1840, and it was over two millions in 1910. The fact that, in the meantime, the more prosperous sections of the community have more than doubled in numbers, and more than quadrupled their income and their capital wealth, leaving this mass of two millions of paupers—really between three and four millions of destitute persons—undiminished on our hands, does not seem to us to lessen either the gravity of the problem or our own social responsibility.

As a matter of fact, it is possible, by careful observation of all the evidence, to draw the inference that the actual as well as the relative extent of the disease in our society is less than it was one or two generations ago.

The depth of the destitution is as great as it was when Lord Shaftesbury began his work, but the area of the misery is apparently less (as, indeed, it ought to be with all the agencies that are at work), and the outlook for further improvement far more hopeful. The urgency of the question to-day arises, not from any sense that things are getting worse, but because our standards are, in all matters of social organisation, becoming steadily higher. First, we have no longer the excuse of ignorance of the facts or ignorance of how the evil can be remedied. A whole century of experience, and the teachings of science now at our disposal, make it plain that the disease of destitution from which our society is suffering is in no wise inevitable; it continues merely because we do not choose to prevent it. At the same time the advance of knowledge enables all (except those who refuse to learn) to understand by what steps we can prevent it. The problem of destitution has, in fact, now become manageable; we have both the knowledge and the power to cope with it, as we have coped with cholera and typhus, highway robbery and the slave trade, if only we have the will. The second ground of urgency may help us to the will. For our growing consciousness of the stress of international competition is reminding us that, unless we do take the necessary steps to rid our society of this disease, we shall fall still more behind, and eventually succumb before younger and healthier and more energetic rivals. And there is a third ground of urgency. The destitute themselves, and the manual working-classes next above them to whom destitution is on their relative comfort a black shadow into which they may any day pass, now possess votes, and are steadily acquiring political power;

so that the governing classes find themselves more and more pressed to grapple with the problem, on pain of seeing the task taken out of their hands, to fall, perhaps, into those of men who may be tempted to deal with it less in the real and highest interests of the community as a whole and in the long run, than for the immediate material benefit of the sufferers themselves.

To prevent the occurrence of destitution we must, it is clear, first ascertain its causes and then arrest their operation. Now, if we examine the two millions of separate persons who got parochial relief in the course of last year, or the one or two millions more who were in want of some of the necessaries of life without coming within the circle of the Poor Law, we shall find that their destitution had no one antecedent in common. We are all of us apt to think of the destitute as if they were all sturdy beggars, probably vagrants, pretending that they are unable to find work! But if any Poor Law Guardian or Town Councillor will give himself the trouble of mentally surveying the destitute in his own town—the group of widows applying for parochial relief, the patients on their way to the municipal hospital or the Poor Law Infirmary, the men or women of all ages who are being certified for admission to the County Asylum, the person found drunk or dying on the road and brought in by the Police, the school children reported as underfed or in need of medical treatment, the little crowd of weedy, unhealthy, and apathetic men lounging idly outside the Labour Exchange, or clamorously applying to the Distress Committee—he will realise that at least the immediate causes of their condition are as diverse as their needs. As a matter of fact, we find five well-trodden

paths along one or other of which the vast majority—we might almost say all—of the three or four millions have gone down into the morass of destitution. At least one-third of them are sick or prematurely broken down in strength, and would not be destitute but for their sickness or infirmity. Then we have the army of widows with young children on their hands, who have been suddenly plunged into destitution by the premature death of the breadwinner. Of the total, indeed, one-third are infants and children, who are destitute not on account of any characteristic of their own, but merely because their parents are dead, or for one reason or other unable or unwilling to fulfil their parental obligations. A large contingent have fallen into destitution merely as the result of the infirmities of old age; whilst another large contingent are in the same condition plainly because of their imbecility, lunacy, or congenital feeble-mindedness. Finally, we have to recognise the able-bodied person whose destitution comes obviously from his prolonged inability —it may be incapacity or unwillingness—to find sufficient employment at a sufficient rate of pay to provide him and his dependents with the necessaries of life. All these roads run in and out of each other, creating what we may accurately describe as a vicious circle round about the morass of destitution—parents are led more and more to neglect their children's needs if they have neither work nor wages; it is the neglected child which becomes the "Unemployable" man; the quite unnecessary, preventable sickness to which the wage-earners are now exposed withdraws even the skilled industrious worker from his job, or deprives the wife and children of their breadwinner; whilst mental defectiveness complicates the problem by a

subtle deterioration of the population as a whole. And the four millions in the morass are not permanently the same individuals. Some, let us hope, escape and rise, to reach again the firm ground of adequate self-support. Many—possibly 4 or 5 per cent.—die in the course of a year. Yet the total remains at pretty nearly the same figure. It is plain, therefore, that there is a constant recruitment. Every year sees two or three hundred thousand separate individuals—perhaps more—pressed down into the morass of destitution, along one or other of these roads, *for the first time*. This, it is clear, is what we have to prevent. This, it is clear, we cannot prevent completely, or even effectively at all, by dealing with any one only of the five demonstrable causes of destitution, unless we deal with the other four.

To this conception of destitution as a diseased condition of part of the body politic, arising directly from one or other well-defined cause, each of which can be accurately observed and treated, we have the objection that all these proximate antecedents of destitution are themselves only the varied symptoms of a single underlying cause. There are those who hold—along with Professor Bernard Bosanquet and the Council of the Charity Organisation Society of London—that destitution in all its forms is invariably associated with a defective "citizen-character," a "failure" in the person who is destitute. There are those who hold—along with Professor Devine, who is the Secretary of the Charity Organisation Society of New York—that practical experience among the poor demonstrates that the destitution of great cities is, in all its manifestations, essentially the result of the bad economic conditions to which the

individual is subjected. And among those who attribute all forms of destitution to personal "failure" there are the Eugenists, who ascribe this deficiency of the individual to a descent from a bad stock; and the Educationalists, who ascribe it to defective nurture. These abstract controversies, which delighted the Early Victorians, are, we venture to think, amid the concrete scientific methods of twentieth century administration, somewhat belated. No Medical Officer of Health, considering the destitute sick within his jurisdiction, troubles to dispute the general contention of any one of these controversialists. He accepts, as demonstrated, that sickness is the product alike of bad constitution and bad environment, of heredity and defective nurture. The official of the Labour Exchange equally recognises that unemployment and under-employment sometimes result from congenital feeble-mindedness, sometimes from shortcomings in physique, in training, or in character, and sometimes from dislocations, depressions, or fluctuations of trade. The problem before these practical administrators, as before the legislator, is not to determine the exact relative importance of these various generalised factors, either in the individual case or in the mass—which is impossible—but to discover some practical measures of reform which will reduce the sickness and prevent the unemployment. With this end they will keep in view at all times the need for stimulating personal character, eliminating bad parentage, improving nurture and ameliorating the environment; but their measures will deal with the sickness, the feeble-mindedness, the child neglect, or the unemployment themselves.

Objections more difficult to satisfy, because less

philosophical in their attitude of mind, are the multitude of discordant but clamorous voices, each one urging that destitution (like all other social ills) is due, not merely to faulty environment in general, but to one particular dislocation of the modern state, which needs only to be put right for all to be well. Among these we find the fanatical Free Trader or Tariff Reformer, attributing all forms of destitution to the presence or absence of customs duties ; the teetotaller to the existence of alcoholic drink ; the " Single Taxer " to the lack of a tax on site values ; the Trade Unionist or Co-operator to the absence of combination among all workers, or of " co-partnership " between capital and labour ; whilst the member of the Social Democratic Party prides himself in taking the widest sweep of all, and on refusing to regard any form of destitution as anything but the product of the divorce of the worker from the ownership of the instruments of production. We fear that neither the Medical Officer of Health nor the official of the Labour Exchange can intellectually accept all these contentions together, as he quite well can those that we before mentioned ; but he may fairly beg his objectors to " wait and see." They may find, when they come to close quarters with the practical issues in each department of the prevention of destitution, that the measures to which science and experience alike point in each case, are not inconsistent with any of the particular social reconstructions of society in which they severally put their trust. It may even be —assuming, with each in turn, that his particular social faith is justified—that they will all discover that the putting of it successfully into practice is dependent on its including the necessary machinery for preventing

sickness, controlling the precreation of the mentally defective, enforcing parental responsibility so as to preserve all children from neglect, and, finally, taking care that the supply of specific human services is in each locality, and at all times adjusted to the demand for them.

APPENDIX TO CHAPTER I

Notes and References

PAGE 1. We are driven to use the word "destitution" for lack of any better equivalent. We may quote Professor Huxley upon its meaning: "When the price of labour sinks below a certain point, the worker infallibly falls into that condition which the French emphatically call *la misère*—a word for which I do not think there is any exact English equivalent. It is a condition in which food, warmth and clothing, which are necessary for the mere maintenance of the functions of the body in their normal state, cannot be obtained; in which men, women and children are forced to crowd into dens where decency is abolished, and the most ordinary conditions of healthful existence are impossible of attainment; in which the pleasures within reach are reduced to brutality and drunkenness; in which the pains accumulate at compound interest in the shape of starvation, disease, stunted development and moral degradation; in which the prospect of even steady and honest industry is a life of unsuccessful battling with hunger, rounded by a pauper's grave. I take it to be a mere plain truth that throughout industrial Europe there is not a single large manufacturing city which is free from a large mass of people whose condition is exactly that described, and from a still greater mass, who, living just on the edge of this social swamp, are liable to be precipitated into it."

The official Poor Law definition of "destitution" may conveniently be given here. "Destitution," deposed the Legal Adviser of the Local Government Board before the Poor Law Commission, "when used to describe the condition of a person as a subject for relief, implies that he is for the time being without material resources (i) directly available, and (ii) appropriate for satisfying his physical needs whether (*a*) actually existing or (*b*) likely to arise immediately. By physical needs in this definition are meant such needs as must be satisfied (i) in order to maintain life or (ii) in order to obviate, mitigate, or remove causes endangering life, or likely to endanger life, or impair health, or bodily fitness for self-support" (Evidence of Mr. Adrian, Q. 973).

"Destitution," declared the Royal Commission on the Aged Poor, 1895, "might be taken in practice to mean a want of the reasonable necessaries of life, such as food, lodging, warmth, clothing, and medical attendance according to the normal standard of the times" (Report, p. xlvi).

It may be worth while to compare, with these definitions, the actual economic requirements of the lowest grade of labour, as stated by our foremost authority: "The necessaries for the efficiency of an ordinary agricultural or of an unskilled town labourer and his family in England in this generation, may be said to consist of a well-drained dwelling with several rooms, warm clothing, with some changes of underclothing, pure water, a plentiful supply of cereal food, with a moderate allowance of meat and milk, and a little tea, etc., some education and some recreation, and lastly sufficient freedom for his wife from other work to perform properly her maternal and her household duties. If in any district unskilled labour

is deprived of any of these things its efficiency will suffer in the same way as that of a horse that is not properly tended or a steam engine that has an inadequate supply of coals. All consumption up to this limit is strictly productive consumption, any stinting of this consumption is not economical, but wasteful" (Dr. Alfred Marshall, late Professor of Political Economy at Cambridge University, in *Principles of Economics*).

PAGE 2. With regard to the condition of the most destitute stratum of the population, the student should consult not only the works of the Right Hon. Charles Booth (*Life and Labour of the People in London* (1892-1903), etc.) and Mr. B. Seebohm Rowntree (*Poverty*), being a corresponding study of York (1901), but also General Booth's *In Darkest England* (1890); the *Report on the Physical Condition of* 1,400 *School Children in Edinburgh* (1907), the monographs that have been prepared on social conditions in Cambridge (by E. Jebb, now Mrs. Wilkins); West Ham (by M. M. Howarth and Mona Wilson); Norwich (by A. Hawkins); *At the Works*, by Lady Bell (1907), being a description of Middlesbrough; and for rural conditions, *Life in an English Village*, by Miss Maud Davies (1909). See also *The Wastage of Child Life as exemplified by conditions in Lancashire*, by Dr. J. Johnson (Fifield, 1909); and *Report on the Housing and Industrial Conditions and Medical Inspection of School Children in Dundee* (Dundee Social Union, 1908).

PAGE 2. The "Poverty Line" is the level of income necessary for the bare sustenance of the worker and a normal family, under existing urban conditions. For a description of the method of calculation, and a discussion of its value, see *Poverty*, by B. Seebohm Rowntree (Macmillan), the well-known statistical survey of the social conditions of the workers in York. The relation of this line to that taken for London in *Life and Labour of the People*, by the Rt. Hon. Charles Booth is disucussed in Professor Macgregor's article, "Poverty Figures," in *Economic Journal* for December, 1910.

PAGE 3. The best and most easily accessible statistics of pauperism are to be found in the Majority Report of the Poor Law Commission, 1909 (Part II., pp. 30-78 of official 8vo edition). These deal, however, only with England and Wales. For Scotland and Ireland, see the Annual Reports of the Local Government Boards for Scotland and Ireland respectively. The Minority Report of the Poor Law Commission (the official 8vo edition) gives exact statistics for the whole United Kingdom under each head.

PAGE 8. With regard to Professor Bernard Bosanquet's views, the reader may be referred to an able article on "The Majority Report [of the Poor Law Commission]" in the *Sociological Review* for April, 1909. "The Majority," he says, "proceed upon the principle that where there is a failure of social self-maintenance in the sense above defined, there is a defect in the citizen character, or at least a grave danger to its integrity; and that therefore every case of this kind raises a problem which is 'moral' in the sense of affecting the whole capacity of self-management, to begin with in the person who has failed, and secondarily, in the whole community so far as influenced by expectation and example" (pp. 114-5).

With this may be compared the following statement by a Committee of the Eugenics Education Society:—"The experience of the Committee is quite clear that the paupers whom they have seen and examined individually are characterised by some obvious vice or defect such as drunkenness, theft, persistent laziness, a tubercular diathesis, mental deficiency, deliberate moral obliquity, or general weakness of character, manifested by want of initiative, or energy, or stamina, and an inclination to attribute their

misfortune to their own too great generosity or too great goodness, and generally to bad luck" (*Eugenics Review*, Vol. II., No. 3, pp. 187-8).

It would scarcely be inferred from this statement that one-third of all the paupers are sick, one-third children, and one-quarter either widows encumbered by young families, or certified lunatics! The adult, able-bodied, healthy men, to whom alone the statement applies, number fewer than 2 per cent. of the total. The 98 per cent. are left out of sight!

The whole argument of Professor Bosanquet, and of the school of thought which he represents, is subjected to analysis in *The Minority Report for Scotland*, which has been separately published by the Scottish National Committee for the Prevention of Destitution, 180, Hope Street, Glasgow (price 6d.).

Page 8. The views of Professor E. T. Devine, of the New York Charity Organisation Society, will be found in his *Misery and its Causes* (Macmillan: 1909), a remarkable book in which the outcome of the experience of the New York C.O.S. is presented, with many illustrative cases. Professor Devine uses the word "misery" (the French *la misère*) to signify what we term "destitution." "The question that I raise," he states, "is whether the wretched poor, the poor who suffer in their poverty, are poor because they are shiftless, because they are undisciplined, because they drink, because they steal, because they have superfluous children, because of personal depravity, personal inclination, and natural preference; or whether they are shiftless and undisciplined and drink and steal and are unable to care for their too numerous children because our social institutions and economic arrangements are at fault. I hold that personal depravity is as foreign to any sound theory of the hardships of our modern poor as witchcraft or demoniacal possession; that these hardships are economic, social, transitional, measurable, manageable. Misery [destitution], as we say of tuberculosis, is communicable, curable, and preventable. It lies not in the unalterable nature of things, but in our particular human institutions, our social arrangements, our tenements and streets and subways, our laws and courts and jails, our religion, our education, our philanthropy, our politics, our industry, and our business" (p. 11).

Page 11. Besides the Minority Report of the Poor Law Commission (popular edition, 2 vols., 2s.; Index, 1s.), and the works already cited, the reader may be referred to the threepenny pamphlet, entitled *Destitution: can we end it?* by the Rev. Henry Carter (Wesleyan Methodist Union for Social Service; J. J. Stark, Ashmead, Orleans Road, Upper Norwood, S.E.), which affords a convenient summary of the present situation, aud of the proposals of the Minority Report, with references to statistical and other authorities.

II

How to Prevent the Destitution that Arises from Sickness

We are apt to forget that, in all countries, at all ages, it is sickness to which the greatest bulk of destitution is immediately due. From "plague, pestilence, and famine"—and every famine is combined with illness—men have at all times specially prayed to be delivered. In past times whole provinces and kingdoms have been reduced to abject misery from want of the necessaries of life owing to catastrophic waves of disease, of which the Black Death of the fourteenth century is only the most commonly remembered. Less dramatic, but perhaps even more insidiously devastating, must have been the gradual spread of malarial fever to which, as we now suppose, the sinking into chronic destitution of the once-prosperous populations of the Greek towns, the Roman Campagna and the Calabrian coast was mainly due. It is scarcely too much to say that three-fourths of the inhabitants of the modern state have been, almost within a single century, rescued from a very real liability to chronic ill-health by the advance of sanitary science, by medical and surgical discoveries, by improvements in personal hygiene, and by all the elaborate public administration which—though we usually forget the fact—alone makes it possible for even the rich to live healthily

amid a crowded urban population. We take all this improvement for granted as perhaps the greatest triumph of the nineteenth century. What we forget is that something like one-fourth of the whole population are still practically excluded from most of its benefits. It is a significant fact that the average duration of life of the whole class of casual labourers throughout the kingdom is only about half that of the whole class of clergymen. The death-rate of the whole Borough of Hampstead, rich and poor together, is less than one-third of that prevailing throughout certain extensive slum quarters within a mile of it. There are, in fact, in every great urban aggregation, whole grades of the population—sometimes even whole quarters of the city—which are, as regards the prevalence of ill-health and disease, if not also as regards the death-rate, still living in the Middle Ages. It is from this one-fourth of the population that the three or four millions of destitute persons in the United Kingdom, both inside the Poor Law and outside it, are almost entirely recruited. And with regard to at least one-third of these—we might almost say one-half—the recruiting sergeant who brings them in is Sickness, the sickness that, so far as concerns three-quarters of the population, we have proved to be preventable.

This grim fact, mechanically revealed by the statistics, is read in terms of human suffering by every social worker among the urban poor. Anyone living or moving among the lower grades of the wage-earners—among, that is to say, that one-fourth of the whole population to which we have referred—becomes only too painfully aware of the perpetual lack of health, and frequent disabling

sickness all around him. He sees infants and children, men and women, alike suffering from what seems to be an unending round of ailments of one sort or another. In every such family, now in one and now in another of its members, sores, indigestion, headaches, rheumatism, bronchitis, and bodily pains alternate almost unceasingly, to be periodically broken into by serious disease, and cut short by premature death. The excessive death-rate among the poorest strata of the population has its direct result in greatly increasing the destitution connected with widowhood and orphanage, besides helping to make funeral expenses so much heavier a tax on the poor than on the rich. Yet the great cause of destitution is not death itself, but sickness. Any doctor who stops to think can tell us that the actual loss of wages through ill-health in the wage-earning class must run into many millions sterling every year—certainly a hundred times as much as the loss by strikes and lock-outs. What is more serious is that it is just among the poorest section of the wage-earners that this loss of earnings through ill-health is greatest, not only because the casual labourers and the sweated home-workers have most ill-health, but also because, in the absence of those more humane arrangements which are enjoyed by clerks, by domestic servants, and sometimes by workmen employed at weekly or monthly rates, it is just among the poorest section that a day's absence from work most invariably means the loss of a day's wages. To the ten or twelve millions of the population existing in the United Kingdom on earnings of less than a pound a week for the whole family, the constant drain of sickness is a perpetual menace to their economic independence. Let the sickness rise above

the normal, and down goes the family into the morass of destitution.

The indirect losses and expenses through sickness in the poorest strata of the population are probably as great as the mere shortages in their earnings. What the community loses through sickness, in the mere cessation from production of all its members for so many days in each year, runs into many millions of pounds. Even one day's sickness suffered by every active member of the community, reducing us all in turn to incapacity for production, must mean a diminution of the aggregate annual product by some six million pounds. More serious than all the pecuniary loss by sickness is, however, its "moral and intellectual damage." The lowering of the standard of effort before and after sickness, and the sluggish apathy that accompanies it, means, in the poorest class, that infants and children go untended, husbands and wives alike are neglected, the public-house offers increased temptations, the ability to resist all the insidious approaches to degradation is diminished, and the lapse into idleness, begging, and every kind of parasitism becomes, in many cases, virtually inevitable.

The most obvious and the most effective way of preventing the destitution that sickness causes, is to prevent the sickness itself. Now, without for a moment dreaming that *all* sickness can be prevented, it is demonstrable that a great deal of it can be. We no longer believe that disease is "the act of God," in the sense of being inevitable. We know, in fact, that, in the course of the past century, we have been able, by taking thought, to prevent a large part of the sickness that used to prevail, and (as regards the more

prosperous classes) actually to get rid of some diseases altogether. We have accomplished this by various converging methods. We have, to begin with, sought to remove from our environment all influences noxious to health ; we have constructed elaborate drainage systems, discarded overcrowded rooms and insanitary dwellings, and protected ourselves, by isolation and segregation, filtration and antiseptic purification, from the germs to which we now believe most diseases to be due. We have spread abroad a knowledge of what is and what is not conducive to health in the way of personal habits ; and, in spite of all our cynical sarcasm about each other, there can be no doubt that in personal hygiene we are mostly far in advance of our fathers. And we have taken to heart the lesson that, whether for phthisis or for cancer, for measles or for rheumatism, for enteric fever or for pneumonia, any aid that the surgeon or physician can afford will be enormously more effective, and will give by far the greatest chance of success in staving off invalidity, and in producing recovery, if it is brought to bear at the earliest moment, when the ailment that we have recognised is in its most incipient stage. It is in this way that we have, so far as regards three-fourths of the population, practically eliminated typhus, greatly diminished phthisis and enteric, and enormously reduced the mortality of those infants and children on whom personal care can be lavished.

Unfortunately, we have, so far, only very imperfectly brought to bear on the sickness that prevails among the one-fourth of the population from which the destitute are recruited, anything like the amount of preventive influences that we have brought to bear on the sickness

that used to prevail among the more prosperous three-quarters of the population. Let us take, to begin with, the work of the Public Health Authorities, to which we owe so much. What they have so far given us, in the main, is a sanitary service common to rich and poor; in fact, practically uniform throughout the city. But this means that the prosperous classes get all that they need, whilst the indigent quarter goes short. The wealthy householder needed a main drainage system, the paving, cleansing, and lighting of the streets, and a good water supply, almost as much as the slum dweller; but he needed in this department nothing more, and too often nothing more has been done. Even the parks, the libraries, the museums, the art galleries, or the tramways, that our progressive municipalities are providing at the cost of all alike, mainly profit those above the "Poverty Line." To the slum dweller, the condition of the house drainage, the character of the water-closet accommodation, the laying-on of water to every tenement, the state of the cisterns, the arrangements for removal of garbage, the position of the ashpit, the paving of the backyard, the ventilation, dryness, and sunniness of each tenement, the extent to which it is allowed to be overcrowded, its periodical cleansing and disinfection, the internal provision for washing clothes, storing food, cooking meals, and bathing the children, and a hundred other things of that sort, are as important in maintaining health as a street improvement or a main drainage system. Except in a few localities and with regard to one or other of these points, the Public Health Authority has so far not taken care that as much shall be done for the sanitary environment of the slum dweller as for that of the villa resident,

relatively to the particular needs of the well-to-do and of the poor. And in this respect the country is often as backward as the town, and even less conscious of the fact. In many a working-class village, inhabited only by coal miners, fishermen, quarrymen or labourers, even the main drainage and the water supply are still lacking. Even in the relatively well-administered towns there is still a tendency to do only those things that are universally required, by rich and poor alike, and to do them uniformly all round. If we really want to prevent disease among the poor to the same extent as among the rich, we need, not an equal expenditure on the Public Health service throughout the whole city, but a much greater expenditure (for improved dwellings, the prevention of overcrowding and other nuisances, baths and wash-houses, recreation grounds, hospital accommodation, and so on) on the needs of the poorer classes than on services which add convenience or amenity to the life of the ordinary citizen. The first measure to be taken for the prevention of the destitution that arises from sickness is accordingly both a "levelling-up" of existing Public Health administration, so that the backward districts are brought into line with the most active, and a great stride onward, even of the most active, in the preventive sanitation of the tenement and the cottage.

Passing from the environment to personal hygiene, we see the same disparity between what is done, from infancy upwards, to produce a healthy habit of life among the comparatively comfortable classes and among those who are poor or destitute. The human being does not spontaneously, as of grace, lead a hygienic life. We all have to be taught how to live in such a way as to avoid

disease. Many of those who are rich fail to learn this lesson; but to those who are born in the poorest section of the population it is not even taught. Every Medical Officer of Health is keenly conscious that, without a much more highly organised system of hygienic instruction among the poor, in one way or another, the most improved model dwellings will have their windows kept shut and the ventilators stopped up, the baths will be filled with rags and refuse, the drains will be choked, the children will be kept up till midnight, the babies will be fed on tea and bread, and the whole family will dose itself with patent medicines. These acquired characteristics are not inherent in the poor. They amount in effect, to an evil heritage, that we allow to be handed on from parent to child, because we do not counteract it by any systematic instruction; and that we accordingly permit, by its insidious influence on health and character, to produce the entirely preventable sickness that drags generation after generation down into destitution.

To prevent all this preventable ill-health we must, it is clear, take care, not merely that the environment is made decent, but also that the poorest are as effectively taught how to live as those who are pecuniarily better off. And, in order to begin with the infants, we must see to it that the mothers are no longer left in ignorance. Something more may be achieved in the elementary school than is at present common, to teach the girl; but with a school-leaving age of 13 or 14 this will not take us very far. The best time to bring the instruction to bear is when the young mother has her first baby. How much may be effected by systematically imparting such instruction has been demonstrated at Huddersfield and

elsewhere. We now know, in fact, exactly how neglect among mothers and disease among infants may be prevented. To organise a system of Health Visiting, by a trained band of volunteers, so that each mother is seen and advised how to take care of her infant; to provide a "Milk Dispensary," where pure milk, in clean bottles, is sold and the babies are periodically weighed and looked at; to establish a "School for Mothers," where willing women learn how further to provide for their little ones; to have every infant in this way, from birth to school age, under the watchful care of the Medical Officer of Health, is—without compulsion, without any but the smallest addition to the paid municipal staff, and without appreciable expense to the rates—to reduce the infantile death-rate by something like one-third; to check the ravages of the two most fatal of all diseases, measles and whooping cough; to prevent the enfeebling or injuring of those babies who survive; and to establish, in the town, a good and worthy standard and tradition of motherhood. Yet only in a few towns in the United Kingdom is anything of the kind even attempted.

When the infant is enrolled at the public elementary school, at the age of 3 or 5, it passes into the supervision of the Local Education Authority, from which we may demand that, in their 8 or 10 years' stay, the boy and girl should be taught habits of personal cleanliness, accustomed to regular hours and good ventilation, and made conscious of the advantages of fresh air, careful diet, and physical exercise. But, for the most part, we must rely for the opportunity of effective hygienic instruction of the adolescent and the adult on getting him under supervision and instruction whenever he begins to suffer from

some ailment—from toothache to the cough of incipient phthisis. And this is why the earliest treatment of every case, and the fullest development of "after care"—desirable for cure and essential for prevention—are, from the standpoint of hygienic instruction, simply indispensable.

This brings us to the question of the medical treatment available for the sick poor, a question very fully discussed in the Minority Report of the Poor Law Commission, and in our book "The State and the Doctor." We may be as sceptical as we please as to the doctor's power to cure all diseases; but the well-to-do, when they are ill, act on the assumption that the intervention of the medical man is of some avail, with an apparently satisfactory effect on the sickness-rate and death-rate of this class. Among the very poor, "the number of cases of sickness—even of dangerous infective disease—that go entirely without medical attendance of any sort private or public, is," we are told, "demonstrably enormous. The proportion of uncertified deaths, indicating a total lack of any sort of medical attendance, even in the most advanced stages of diseases, amounts," as the Registrar-General warns us, "in certain towns in England to 4 or 5 per cent.; in certain counties in Scotland, to 20 and even 30 per cent.; in some islands, to as many as 60 or 70 per cent. But to the community it is of less importance that people should die without medical attendance than that they should live without it. What is above all deplorable is the enormous amount of incipient disease that exists, undiscovered, untreated, and unchecked," among the whole manual working-class. "The married woman, left without medical or even midwifery attendance

at her first childbirth, is not infrequently injured for life, both as mother and as industrial worker. The young artisan, with the seeds of tuberculosis in him, goes on, for lack of medical inspection and advice, in habits of life which presently bring him, too late to be cured—after, perhaps, he has infected a whole family—to the sick ward of the workhouse." With regard to phthisis, indeed, " which in itself alone produces one-seventh of all our pauperism, and the greatest of all the deductions from the adult working life of the people," we have the fact that, although it can very frequently be permanently cured, if taken in hand thoroughly at the earliest stage, it " is at the present time, among the whole wage-earning class, hardly ever properly treated until its ravages have advanced too far to be curable." " This neglect of early treatment is," remarks the Medical Investigator of the Poor Law Commission, " all the more grave in that, in tuberculosis, and, as we are beginning to suspect, in many other cases, it means neglect of precautions against the spread of the disease to others."

It is thus plain that a vast amount of sickness among the very poor could be prevented, and a great deal of it more quickly and effectively cured, if only we could ensure that medical treatment were brought to bear, in every case, at the earliest possible moment, in the most incipient stage of the disease ; and if the appropriate " after care " were afforded to prevent a recurrence. Along with this treatment would naturally go hygienic instruction and advice, on which we are beginning to rely more than on the bottle of medicine. Nor is this only an unsupported hypothesis. Exactly this plan of easily accessible medical treatment for every case, encouragement of the earliest

possible application, so as to get at disease in its incipient stage, and the invariable use of every such opportunity for giving hygienic advice has now been tried for ten years in the British Army, with the results on the health and habits (and also on the moral character) of the soldiers that can only be described as extraordinary. Not only has the diminution in the sickness-rate and the invalidity-rate been most marked, but also the spread of hygienic personal habits (including the disuse of alcoholic drinks) has been so great as to have changed the whole character of the men. Unfortunately, we have so arranged matters outside the Army that the poorest section of the community, from whom the destitute are mainly recruited, must very often go without either effective medical treatment or hygienic advice. Where they can pay for a medical attendant at all, they get only the "lightning diagnosis" and the "bottle of medicine" of the "sixpenny doctor." It is true that, in London, and a few other towns (but not elsewhere), the working-classes resort to the out-patients' departments of the voluntary hospitals, in many cases, we fear, without getting anything much more effective. We should hardly presume to give this merely as our own opinion. "As a matter of well-known fact," testified a medical practitioner of experience to the Royal Commission on the Poor Law, "the out-patient department is so crowded that the work has to be done in a slipshod fashion, and unless the case happens to be an 'interesting' one the patient is put off with the stereotyped 'How are you to-day?' 'Put out your tongue'; 'Go on with your medicine.' No one who knows the system can blame the Infirmary doctors, as they are notoriously overworked. Many people go there

who could well afford to pay for outside advice, and whose complaints are of the most trivial character. The consequence is that cases which really require time and consideration frequently fail to get it from the overworked house-surgeon or physician." However profitable may be the out-patients' department in attracting the subscriptions of the benevolent; however convenient it may be as a means by which the hospital can pick out "interesting" cases which are wanted inside; and however genuinely useful it may be as a preliminary diagnosis which promptly sifts out and admits the cases requiring institutional treatment, we are bound to conclude that, to a large proportion of the patients dealt with, it is, so far as any preventive or really curative effect is concerned, little better than a delusion. It is, indeed, difficult to take seriously, in the twentieth century, as an organisation professing to treat disease, the typical arrangement under which an overworked and harassed house-surgeon gives a few minutes each to a continuous stream of the most varied patients; without knowledge of their diet, habits, or diathesis; without any but the most perfunctory examination of the most obvious bodily symptoms; without even the slightest "interrogation of the functions"; and without any attempt at domiciliary inspection and visitation. "At present," summed up one experienced medical practitioner, "the out-patient department of the voluntary hospital is to a great extent a shop for giving people large quantities of medicine."

As an alternative to the out-patients' department, there is, for the absolutely destitute, the medical service of the Poor Law. We wish to say nothing in criticism of the four thousand Poor Law doctors, of whose services

—underpaid, unappreciated, and actually discouraged as they are by the non-medical Authority to which they belong—we have elsewhere rendered ungrudging praise. But by the very nature of a Poor Law Medical Service, this medical attendance is practically never available at the incipient stage of the illness, when it would be of most use. The patient cannot claim from the Poor Law even medical aid until he can convince the Relieving Officer that he is technically destitute; and this means, in practice, until the disease has progressed so far that the sufferer has become too ill to go to his employment. Thus, the Poor Law doctor (as several of them told the Poor Law Commission) practically never sees a case of phthisis until it is too far gone to be curable—just as he must cease to attend, even for hygienic advice, as soon as the patient can get back to employment. He cannot intervene until destitution has set in, or after it has ceased. Yet, just at the crisis of destitution, preventive measures are almost always impossible, hygienic instruction is at a discount, "after-care" is out of the question, and even any rapid or effective cure is far from hopeful. What the Poor Law Medical Service gives—what it was instituted to give—is, in fact, characteristically entitled "Medical Relief." It "relieves" the chronic cases, but so long as it forms part of a necessarily "deterrent" Poor Law it is helpless to *prevent the occurrence* of sickness—it neither improves the environment nor gives hygienic instruction—whilst even its treatment of disease, belated as it must in practice be, necessarily involves what has been termed the "mortality of delay."

We come back, therefore, to the network of public organisation which we have already set up, in an experimental

and, so to speak, half-hearted way, for the very purpose of preventing sickness. Eighty years ago, Edwin Chadwick, as Secretary to the Poor Law Commissioners, was so impressed by the failure of all his schemes of a reformed and deterrent Poor Law, in any way to prevent the destitution caused by disease, that he practically insisted on the Government creating another body—now the Local Health Authority—to proceed upon diametrically opposite principles. What had struck Chadwick in the face when, full of his panacea of a deterrent workhouse, he came to deal with Bethnal Green, was that by far the greatest single cause of urban destitution was, not any unwillingness to work or inability to employ, but " fever "—that fever which we now know as typhus, and which was then killing annually more men than perished at Waterloo, and reducing to destitution literally hundreds of thousands of enfeebled survivors. Under Chadwick's inspiration—reinforced, it is good to think, by that great opponent of any Poor Law, Dr. Chalmers—the Public Health Authorities began their work of actually preventing the destitution of disease, by changing the environment, by searching out every case, by bringing medical aid to bear at the earliest possible moment, by insisting on getting in at the incipient stage whatever the means of the patient, and by promulgating the wisest hygienic gospel in the enforcement of a quite new personal responsibility for preventing the spread of disease. We all know how the Public Health Authorities proved that they could succeed where the Poor Law had failed. Within a generation, so far as England and Wales were concerned, typhus, as well as cholera, even among the poorest, had practically ceased to be; and all the incalculable

mass of destitution that typhus and cholera used to cause, and which even the best regulated deterrent workhouse failed to stop, was, absolutely and in the best possible way, prevented from occurring.

Now, the Local Health Authorities have, of course, continued to exist, and to do good work in innumerable ways, lessening the ravages of enteric and scarlet fever, diminishing the prevalence of ague and consumption, and preserving in health countless infants who would otherwise have succumbed or survived only in an enfeebled state. But we have never, so to speak, given the Public Health Department its head. We have persisted in thinking that the duty of the Local Health Authority was really only to get good drainage and prevent nuisances; and to this day we do not usually realise that it is, in England and Wales, already medically treating in its own municipal hospitals every year more patients than all the much-advertised voluntary hospitals put together! We continue to think of the Medical Officer of Health as dealing only with infectious diseases, forgetting that the Public Health Acts empower and direct him to prevent all diseases whatsoever, and that the 700 municipal hospitals are in no way legally restricted as to the cases that they may admit. In fact, we have ourselves been so much more concerned about smallpox and scarlet fever that we have forgotten that it is not only, or even mainly, the infectious diseases that are the preventable diseases. "Almost every disease," Dr. McVail expressly told the Poor Law Commission, "can be dealt with from the standpoint of prevention; and whilst phthisis is specially important, yet the early stages of disorders of all organs of the body—heart, lungs, kidneys, digestive system,

brain, and the rest—often furnish indications for preventive measures," which, if not applied in time, involve the community in the waste and expense of subsequent incapacity and destitution.

Nevertheless, in spite of our habitual ignoring of the real function of the Local Health Authority, and of a sort of tacit conspiracy to confine it to "drains and diphtheria," it has, in the course of the past quarter of a century, so persistently grown as to have come, at last, into conscious rivalry with the Poor Law Medical Service. We have, in fact, at present the most comical overlapping of functions and duplication of work between the two rate-paid medical services. The 4,000 Poor Law doctors, with their 700 workhouse infirmaries and sick-wards, have to give "medical relief" to all the sick that the Relieving Officer deems to be destitute, whatever their diseases. The Local Health Authorities, with their 700 municipal hospitals, their 1,500 medical officers, and their two or three thousand Health Visitors and Sanitary Inspectors, deal with an ever-widening circle of cases, whether the patients are destitute or not. The one public medical service urges patients to come in, and does its best to search them out. The other, even when dealing with exactly the same class of patients, suffering from the same diseases, seeks to "deter" them from applying, and subjects them to social unpleasantness when they do apply. In some towns, a penurious Local Health Authority tries to shunt its responsibility for all Medical treatment, even of infectious diseases, to the Poor Law Authority; and smallpox patients in the commom lodging-houses have to be removed to the General Mixed Workhouse. In other towns, the Local Health Authority

treats all sorts of diseases, runs a dispensary, through its Health Visitors acts virtually as general practitioner to a large proportion of the infants, maintains a "school clinic" for the boys and girls, and even (like Barry and Widnes) puts up a municipal hospital exclusively for non-infectious cases, or "for accidents only." Even with regard to any particular disease, there is the greatest divergence of attitude. In one town the phthisical compositor, not yet too far gone to be cured, will, by orders of the Local Government Board, be refused all medical treatment at the public expense, because he is not yet destitute. In another town, under the same Local Government Board, that same phthisical compositor would be welcomed to the rate-provided sanatorium, and praised for being wise enough to come before destitution had set in! And the multiplication of publicly-paid doctors does not stop at the duplicate medical services of the Poor Law and Public Health Departments. We have, also, actually in the same towns, and drawing pay from the same fund of rates and taxes, the School Doctor, the Police Doctor, and the Fire Brigade Doctor, not always included in the medical staff of the Borough Medical Officer; the "Certifying Surgeon" under the Factory Department of the Home Office, and another under the Coal Mines Regulation Act; the doctor paid by the Postmaster-General, and the one by the Marine Department of the Board of Trade; the "medical referee" of the local County Court, and the local medical practitioner retained by the Inland Revenue Department. We may, if we take no thought, find ourselves saddled with yet another set of State-paid doctors, appointed in connection with the Government Insurance schemes. It is a climax

to the irony of the situation, that with all this uncoordinated provision of "State doctoring," amid all the mass of sickness that goes unprevented and untreated, the two diseases that are, in practice, the most contagious and the most disastrously transmissible from parent to child, even to the third and fourth generation—diseases which are, up and down England to-day, creating a vast mass of specially demoralised and demoralising destitution—are, in effect, deliberately refused all medical treatment by public or charitable agencies, and thus permitted to avoid all hygienic instruction, and escape all disciplinary supervision. The man or woman suffering from gonorrhœa or syphilis—even if the innocent victim of another's guilt—is refused admission to the voluntary hospital; deterred, and as often as possible, hustled out of the workhouse; and, in spite of the extreme danger to the public health, wholly unprovided for by the Local Health Authority.

If we are really in earnest in desiring to prevent the destitution that arises from sickness, there can hardly, we think, be a doubt in the mind of any candid persons as to how we should proceed. It does not require anything new, still less anything that is called "Socialism." What we have to do is merely, eighty years late, at last to put into operation the statesmanlike proposals of Dr. Chalmers and Sir Edwin Chadwick. Instead of duplicating local governing bodies, everywhere dealing, on diametrically opposite principles, with different sections of the sick poor, we ought to make, in each district, the directly-elected Local Health Authority, uniting for this purpose the existing medical staffs of the Poor Law and the Public Health services, *definitely responsible for the prevention*

of sickness of every kind. In its crusade against all forms of preventable disease, the Local Health Authority would combine all its multifarious sanitary improvements of the material environment; all its varied preventive devices and its "searching out" of every case of untreated disease, so as always to bring to bear, at the incipient stage, at any rate the offer of adequate treatment; all its volunteer "health visiting" and "after care" committees, its "Schools for Mothers" and "Milk Dispensaries," its school medical inspection and "School Clinics"; all its municipal hospitals and dispensaries, its sanatoria, and its convalescent homes. And let us not imagine that this means any new and far-reaching inquisitorial powers, or the creation of a local "bureaucracy." The fact is, few of us are at all adequately aware of the amount of Local Government machinery that already exists. It is literally true to say that the setting on foot of such a systematic crusade against sickness as has just been indicated does not involve the grant, to the proposed Local Health Authority of the future, of any powers that are not already possessed, with regard to one part of the field or another, by either the Board of Guardians or the Health Committee of the Town or District Council. At present we hamper both the Poor Law Authority and the Public Health Authority by their disjunction. We give each of them the widest possible and most far-reaching powers, but we arbitrarily limit each authority to a fraction of the field in such a curious way that, at one and the same time, they are extravagantly overlapping and suicidally leaving much undealt with. Nor does such a crusade involve the subjection of the ordinary citizen, or the individual family, to any new official

" tyranny " or to any inspection or coercion from which we are at present free. The powers, the authorities, the institutions, the officers, are already in existence, already on the rates, already at work. What we do now is to pay for them, and suffer the inconvenience of their inspection, etc., without getting more than a small fraction of the benefit of their existence and functioning. By mere consolidation, co-ordination, and quite incidental extension of the existing statutory powers, without any novel additions, the Local Health Authority would find itself fully armed for the crusade.

But will the Local Health Authorities, even if so unified and reinvigorated, put in force their powers? How can the elected local councillors—parsimonious, apathetic, ignorant, or even personally interested in abuses—be everywhere induced to take their duties seriously, and become uniformly active in well-doing? Here, too, experience teaches us the answer. The Local Health Authorities, much as they have already accomplished, have hitherto fallen far short of perfection even in their sanitary work—some have done next to nothing, some have put in force only this or that power, few have attained anything like an all-round development of the whole range afforded by the Public Health Acts—possibly not one has done all that was legally open to it. It is to be remembered that the Local Health Authorities have not had cast on them the responsibility for the care of the sick poor. Since we got rid of Sir Edwin Chadwick they have never been guided and inspired by any definite instructions to carry out the whole range of their potential duties. When we, in England, have really wanted to get Local Authorities to work uniformly up to a high

standard of efficiency we have known how to do it, by instituting steady and persistent pressure from a specialised Central Department and, especially, by backing up its insistence by a substantial Grant in Aid, made conditional on and varying according to the degree of efficiency attained. It was by these means that, from 1856 onwards, the Home Office induced the Borough and County Councils to build up a uniformly efficient provincial constabulary. It was by the same expedients that the Education Department, from 1870 onwards, has accomplished the far more difficult task of getting the Local Education Authorities to provide a school-place and a reasonably efficient elementary education for every child. But, because neither the governing classes nor public opinion has ever seriously desired to prevent sickness, and never sincerely believed it to be practicable, there has (with a trifling and insignificant exception) never been any Grant in Aid of the work of the Local Health Authorities. There has—we may almost say consequently—never been any systematic survey or inspection of their work. They are without the advantage of any central criticism or advice. So little is made known about them that they are not even afforded, to any great extent, the benefit of mutual emulation. Thirty-two years after the last Royal Commission that inquired into the Public Health recommended the creation of a Central Department, to stimulate and supervise the Local Authorities, we are still without that Central Department; and the odds and ends of Public Health work that are dealt with by the Local Government Board are dispersed among no fewer than five of its branches, and intermingled, in each case, with wholly extraneous subjects. And to make matters worse

the Local Government Board—the stepmother to which the nation unsuspectingly entrusted its nascent developments of Public Health—is still essentially the Poor Law Board, dominated by its "Poor Law Division," with its 1834 policy of "deterrence" and its growing jealousy of the newer authorities engaged in the work of preventing destitution. With the supersession of the Board of Guardians, and the creation of a really effective Local Health Authority, we must, it is clear, have a corresponding abolition of the "Poor Law Division," and a transformation of the President of the Local Government Board into a Minister of Health.

What might we expect from such a reorganisation of our existing governmental authorities, and the setting on foot of such a crusade against preventable sickness? We measure our words when we say that, judged from the facts of the past and the present known to every medical man, the adoption of such a programme as we have sketched out would, within a very few years (i) effect a substantial reduction in the death-rate for the country as a whole; (ii) still further reduce the infantile mortality by at least one-third of its present amount; (iii) get rid of a very large proportion of our present ill-health, and bring down with a run the percentage of invaliding through phthisis, etc.; (iv) diminish alcoholism and venereal disease; and (v) consequently prevent the recurrence of a yearly increasing proportion of the destitution and demoralisation that preventable sickness now causes. The substantial accuracy of this prophecy we do not think anyone will really doubt. To what extent the improvement could be carried it is plainly impossible to predict. It is, of course, true that any such crusade

against sickness (with its obvious gain in money to the individuals benefited) would mean a certain increase in collective expenditure, involving, however, with a quite moderate increase in the Grants in Aid, no necessary increase in the local rates. Presently, at any rate, it might be expected to bring about even a diminution in our local burdens, just as the erection of a smallpox hospital presently reduces the annual charges of the Public Health Department. And there is no necessity to make the medical treatment of the Local Health Authorities universally gratuitous. What is necessary, if we want to prevent sickness, is that, besides improving the environment and giving hygienic instruction, medical treatment, including the necessary subsistence during sickness, should be universally and immediately obtainable. Any arrangement for payment, that is consistent with this universality, will not be incompatible with the proposed crusade. We ourselves suggested, in the Minority Report of the Poor Law Commission, a combination of the promptest treatment by the Local Health Authority with effective arrangements for Charge and Recovery in every case in which the patient was found able to pay. We still adhere to this proposal as the one best calculated to prevent the indispensable provision for every untreated case from financially injuring the private medical practitioner. But the Chancellor of the Exchequer has since seen his way to a system of compulsory deductions from wages by which practically the whole of those employed at less than £160 a year, together with many others, will contribute, in advance, the cost of their own medical treatment, to be organised under the direction of "approved" Friendly Societies. We shall discuss in

a subsequent chapter the advantages and disadvantages of insurance as a method of provision, whether for sickness, or invalidity, unemployment, or old age. But we may say at once that, *assuming that efficient medical treatment on preventive lines is really provided for every case*, whether or not caught in the insurance net, such a scheme of compulsory sick benefit insurance is entirely consistent with—though the insurance alone would not, in itself, effect—the campaign of sickness prevention that we advocate. And in our chapter on Insurance we shall show that, without some such campaign of prevention, uniting a progressive improvement of the sanitary environment with the promptest treatment and hygienic instruction of the individual patient, any scheme of Compulsory Insurance will work out, not only into financial disaster, but also, by the slowly spreading habits of malingering, into an insidious deterioration of personal character; whilst it will nevertheless fail to prevent or provide for the destitution caused by sickness among the poorest and weakest sections of the community.

Another objection to our proposal—one also based on a misapprehension—is that it would inevitably involve the "municipalisation" of the voluntary hospitals, and the supersession of all the various philanthropic agencies that at present do so much to alleviate the sufferings of the sick poor. In a subsequent chapter, on "The Enlarged Sphere of Voluntary Agencies in the Prevention of Destitution," we shall describe how the recognition of the responsibility of the community for preventing all preventable sickness, and for seeing that every case is adequately dealt with, will involve not only the use of all the existing voluntary hospitals and philanthropic

agencies, in whatever way they are willing to be used, but also an urgent call for more voluntary workers to co-operate with the officers of the Local Health Authorities, and for additional specialised philanthropic institutions of old kinds and of new to supplement the necessarily "wholesale" provision of the rate-levying bodies.

Finally, there is the objection that by deliberately taking the steps necessary to prevent all preventable sickness we shall be, in some way, undermining the personal independence and destroying the moral character of the people. In a subsequent chapter, on "The Moral Factor in Destitution," we shall show that it is, on the contrary, only by the systematic carrying out, by duly co-ordinated public authorities and voluntary agencies, of the policy of prevention—that is, the enforcement on every citizen of his personal obligations whilst simultaneously ensuring, with equal universality, that every citizen shall be enabled to fulfil them—that we can stimulate the maximum personal independence and develop to the utmost the individual capacity of the people at large.

APPENDIX TO CHAPTER II

Notes and References

PAGE 19. The history of the Public Health Movement may be conveniently read in *English Sanitary Institutions*, by Sir John Simon (Smith, Elder & Co.), or in *The Public Health Agitation*, 1833-48, by Miss B. L. Hutchins (Fifield). The work of the present day may be gathered from such books as *Public Health Problems*, by J. F. Sykes (Walter Scott); *The Prevention of Tuberculosis*, by A. Newsholme (Methuen); *The Health of the State*, by Sir George Newman (Headley); *Hygiene and Public Health*, by B. A. Whitelegge and Sir George Newman (Cassell); *The Conquest of Consumption*, by Arthur Latham and C. H. Garland (Unwin); or the Annual Reports of the National League for Physical Education and Improvement (4, Tavistock Square, London).

PAGE 22. As to the remarkable success already achieved—all since 1905—in the campaign against Infantile Mortality, see the Reports of the National Conferences on Infantile Mortality, 1906 and 1908 (P. S. King & Son); *Infant Mortality*, by Sir George Newman (Methuen: 1906); *Infantile Mortality and Infants' Milk Depôts*, by G. F. McCleary (P. S. King & Son: 1905); *Infancy*, by T. N. Kelynack; and the Report on Infant Mortality of the Chief Medical Officer of the Local Government Board (Dr. A. Newsholme).

PAGE 23. As to "Schools for Mothers"—sometimes called "Babies' Welcome," "Infant Consultations," etc.—see *The School for Mothers*, with introduction by Sir Thomas Barlow; and the Annual Reports of those at St. Pancras, Sheffield, Bermondsey, Birmingham, Nottingham, and Wimbledon; and various descriptions in *Progress* (British Institute of Social Service, 4, Tavistock Square, London). The "Babies' Welcome" at Sheffield is a municipal institution, run by the Borough Medical Officer of Health, and dealing with over 200 babies *per week*. At Birmingham and Bermondsey the whole cost is borne by the rates, but the administration is left to a philanthropic committee. At Wimbledon and Nottingham only a grant in aid is given, whilst at St. Pancras and elsewhere, though the Medical Officer of Health assists by advice, the cost falls wholly on private funds.

PAGE 23. The use of Health Visitors, sometimes salaried, but often mainly volunteers, has spread to many towns—see *The State and the Doctor*, by S. and B. Webb (Longmans), pp. 166-85, 207, 235; and various notices in *Progress* (British Institute of Social Service) for 1910 and 1911. The Annual Reports of the Westminster Health Society, and of the Medical Officers of Health for Huddersfield, Glasgow, and Sheffield should be consulted. See also "The Work of the Health Visitor," by G. F. McCleary, in *Albany Review*, April, 1907; and the Reports of the Association of Health Workers (53, Berners Street, London, W.); *Health Visiting*, by the National League for Physical Education and Improvement; *The Health of Infants, and what is being done to advance it*, by Canon Wilson; and *Letters from Miss Florence Nightingale on Health Visiting in rural districts* (P. S. King & Son, 1911).

PAGE 24. The quotation is from the Minority Report of the Poor Law

Commission, 1909 (Part I., ch. V., sec. H; p. 227 of the official 8vo edition; p. 286 of the popular edition).

PAGE 26. The quotations are from evidence before the Poor Law Commission, Q. 51859, par 4, and Q. 51896; compare also Q. 50873, Qs. 33240-5, and Q. 41888, par 10; see Minority Report, p. 203 of official 8vo. edition; p. 252 of popular edition.

PAGE 27. The reader will find in *The State and the Doctor* (Longmans) not only a full description of the organisation and working of the Poor Law Medical Service and the Public Health Medical Service, but also all the available statistics; and references to official and medical authorities.

PAGE 29. For the intervention of Edwin (afterwards Sir Edwin) Chadwick, see the Fourth and Fifth Annual Reports of the Poor Law Commission, 1838 and 1839; and the four great surveys that ensued, the General Report on the Sanitary Condition of the Labouring Population of Great Britain, 1842; Local Reports on the Sanitary Condition of the Labouring Population of England and Wales, 1842; Local Reports on the Sanitary Condition of the Labouring Population of Scotland, 1842; Report on the System of Interment in Large Towns, 1843. A brief account of this movement is given in *The State and the Doctor*, pp. 2-13; and a fuller one in *The Public Health Agitation*, 1833-48, by Miss B. L. Hutchins.

PAGE 29. It is sometimes forgotten that Dr. Chalmers, the great apostle of voluntary charity as a sufficient and preferable alternative to any Poor Law, never intended to abandon the sick to voluntary charity. What he objected to (and in this we hold him to have been thoroughly borne out by our subsequent experience) was any Poor Law, or public organisation for the relief of destitution ("indigence") as such. But so far was he from deprecating appropriate specialised provision, or Government action, that he repeatedly advocated and demanded complete public provision for the sick, complete public provision for the mentally defective, and a national system of educational provision for the children—these forming at least two-thirds of all our present pauperism. "The distinction," he said, "between . . . a public charity for the relief of indigence and a public charity for the relief of disease must not have occurred to the civilised governments of Europe, else it would have more frequently been acted on; and yet on the moment of its being stated it is a distinction, abundantly obvious in itself, and alike obvious in the reasons for it. An ostensible provision for the relief of poverty creates more poverty. An ostensible provision for the relief of disease does not create more disease. The human will is enlisted on the side of poverty by the provision which is made for it. No such provision will ever enlist the human will on the side of disease. . . . Though poverty in itself be not pleasant, yet the path of indolence and dissipation which leads to it is abundantly pleasant and alluring; and so thousands are prepared to rush upon this descending path, on the moment that the consequent poverty is disarmed of its terrors, by the protection and promises of law. It is thus that under such a system men are tempted, and that in constantly increasing numbers, to become voluntarily poor; but no system, no multiplication of funds or of hospitals will (with a few rare exceptions, far too rare to be practically of any weight in a general argument) tempt men to become voluntarily diseased. No man will break a limb for the sake of its skilled amputation in an infirmary; or put out his eyes for the benefit of admittance to a blind asylum; or become wilfully dumb or deranged or leprous, that he might lay claim to any treatment or guardianship which may have been provided at the expense of the nation for these respective maladies. . . . An indefinite provision for want is ever

sure to multiply its objects; and the evil recedes and enlarges, with every advance that is made upon it. A certain definite provision, on the other hand, for disease, will be as sure to overtake its objects. By every new contribution we approach the nearer to distinct and satisfactory fulfilment; nor does the benevolence, whether of the government or of associated philanthropists, need to stay its hand under the apprehension that one sufferer more will be added to the melancholy catalogue of disease because of all the care and tenderness which can possibly be bestowed upon it. This forms the great distinction between the two cases. The open proclamation of a free entry into asylums of disease would make a clean abridgment of human misery, and bring no new or additional disease into existence. . . . The halt, and the blind, and the maimed, and the impotent, and the dumb, and the lunatic stand before us, with a special mark impressed upon them by the hand of Providence, and which at once announces both their necessity and their claim, for the unqualified sympathy of their fellows. It would give rise to no ulterior demand on the benevolence of the country though receptacles were opened wide enough and frequent enough to harbour them all. A certain definite amount of suffering and distress would be cleared away from the territory of human wretchedness, without any baleful operation on the territory beyond it. . . . The argument against a public charity for indigence applies so little to the public charities for disease that, practically, while the former ought to be abolished, the latter, with a proper degree of regulation and watchfulness, might be encouraged to the uttermost."—(*An Essay read before the Royal Institute of France*, in *Works*, vol. 21, pp. 390-404.)

Dr. Chalmers did not confine himself to advocacy of institutional treatment, but asked for "a cheap, if not rather a gratuitous supply of professional services for the general population." And he greatly objected to the treatment of the sick being made part of the relief of the destitute. "A Bill," he wrote, "was lately in progress through Parliament, having for its single design the promotion of the public health, and especially among the lower classes of society—those, in particular, who are congregated together in the deep and dark and densely populated recesses of our larger towns. We trust that it will fully comprehend, at whatever expense, all the provisions which might contribute to the success of so beneficent a measure—as drainage, and ventilation, and the minimum size of houses, and the proper width of streets and alleys; and withal the establishment of a medical police for the removal of nuisances, and even a cheap if not rather a gratuitous supply of professional services for the general population. The object is truly admirable and free of all exception; and I therefore regretted all the more, when at first the proposed legislation was confined to England and Wales—leaving out Scotland. . . . And what we apprehended as forthcoming for Scotland, was, instead of a measure for health singly, a general measure of assimilation, by which to bring both parts of the island under one and the same regimen—at least so far as to insinuate the principle of an assessment for mere poverty, along with an assessment for health which shall extend to all our parishes; and thus in company with or under the cover of what is excellent, expose our beloved people to an admixture of the vile with the precious, or the importation of a hurtful ingredient, that would prove the germ of an interminable and ever-growing mischief" (*The Sufficiency of the Parochial System*, in *Works*, vol. 21, pp. 170-81).

Page 33. As to the very grave position with regard to venereal disease, the evidence before the Poor Law Commission should be consulted (notably

Q. 52840, par. 15-16; Qs. 41231-346; Q. 37927, par. 10; Qs. 37928-30; Q. 21504; Q. 19462*a*. See also Report of Departmental Committee on Physical Degeneration, 1904, p. 77; and *The State and the Doctor*, pp. 77, 151-2, 209, 213).

PAGE 36. For a full description of our system of Grants in Aid, and how they work, the student is referred to *Grants in Aid; a Criticism and a Proposal*, by Sidney Webb (Longmans: 1911).

PAGE 37. Even the *Times* editorially asks the nation to "regard the problem of sickness among the poor from a collective rather than from an individual standpoint"; and declares that the "transfer of the medical care of the absolutely or relatively destitute from authorities charged with the relief of distress to authorities of sufficient weight and dignity who should be charged with the preservation of the public health, would, we entertain little doubt, be followed before long by a marked diminution in the amount of disease . . . and by a corresponding increase of safety for all classes of the community" (*Times*, April 15th, 1909, leading article). Compare *The Dawn of the Health Age*, by Professor Benjamin Moore (Churchill: 1911).

III

Destitution and Eugenics

We have reserved for a separate chapter the considerations raised of recent years in the name of Eugenics. So far as we understand the teachings and warnings of Sir Francis Galton, Professor Karl Pearson, and Dr. Saleeby, the discoveries and conclusions of Eugenics, or the "Science of good breeding," far from being in any way opposed to any such crusade against sickness, or any such prevention of destitution as we advocate, furnish in reality the strongest of arguments in its favour. It is significant that many of the keenest supporters of Eugenics are, at the same time, the most zealous workers for this as for other social reforms. But it would be idle to ignore the existence, in the minds of many other adherents of the new science, of a more or less definitely formulated idea that Eugenics offers what is really an alternative policy. Some of these persons seem to feel, as believers in "evolution" and the "survival of the fittest," that the community would be doing positive harm to the race by deliberately taking further steps to prevent the occurrence of disease or to reduce the death-rate. Others vaguely imagine that, as "acquired characteristics are not inherited," it is neither necessary nor of any public importance to prevent disease or bad habits, or any other

physical, mental, or moral injury to the individual. Others, again, are so much impressed by the extent to which certain specific evil strains of body and character are inherited that they would gladly see the whole energy and expenditure of the community concentrated on an attempt to breed only from the best stocks. These three phases of common "Eugenic" belief are apt to be combined into a practical indisposition to give assistance or encouragement, not to schemes for the Prevention of Destitution only, but to every social reform or ameliorative proposal of any kind. This is, in fact, just now the most fashionable kind of *laissez faire*!

Considering these objections one by one, we take first that of the crude biologist, who deprecates in the name of evolution any attempt to lower the death-rate, who objects to any proposals for preventing sickness, and who resents, especially, any effort to diminish the terrible holocaust of infantile mortality. What he wishes to avoid, he explains, is any interference with the struggle for existence.

Now we venture to suggest that, on all the principles and discoveries of his own science, *laissez faire* is, necessarily to a Eugenist the worst of all policies because it implies the definite abandonment of that intelligently purposeful selection in which he puts his faith. Even if we were agreed that the rigorous "selection" of the "state of nature" were the sort of selection best suited to the needs of a modern highly-civilised community, it would not be practicable or possible to let that "natural" selection take its course. If, for a moment, we, as a nation, forswore our humanitarian sentiments, and decided to abolish collective provision for the weak and the unfit, there

would inevitably follow an outburst of the most sentimental private charity. The fanatical Eugenist of the Individualist school is strangely oblivious of human nature if he imagines that he can persuade the ordinary Christian man and woman to see little children die of starvation without making spasmodic and even desperate attempts to prevent it. And it is characteristic of such indiscriminate and spasmodic charity that it not only neglects all Eugenic principles, but that in so far as it has any discrimination, it usually discriminates the wrong way. That is to say, it tends to maintain without any possibility of segregation exactly the worst—*i.e.*, the weakest, the most afflicted, and therefore the most appealing cases. Under such a system of private doles we know by experience that it is the parents who beg, and cringe, and lie, and sometimes even deform their offspring so as to excite compassion, who succeed in extracting a subsistence from the charitable.

But suppose that it were possible to suppress Christian charity and all philanthropic care for children, as well as all public provision, could we then afford to leave the desirable " elimination of the unfit " to the blind action of an unchecked death-rate ? There is, in truth, absolutely no evidence that the unchecked ravages of disease, or the fatal effects of a pernicious environment, ever result (any more than a war or a famine) in an improvement in the human stock. Any such improvement, that we should deem an improvement, is, under the supposed conditions of absolutely unrestricted individual struggle for existence and " natural " selection, actually improbable. " Nature " is not intelligently purposeful, and knows nothing of the standards of civilised man. If let alone, " Nature "

neither breeds from the best stock—as we estimate it—nor selects the best individuals for survival. There is no reason why those who are eliminated in the struggle of unrestricted competition should coincide with those whom we, as civilised men, would most wish to survive. To give one example among many, it is notorious that under a given stress of circumstances more male babies die than female ; but this does not prove that men are inferior to women, or that (in a community having a surplus of women) they are less " fit " to survive. In fact, as any biologist knows, there is positively no relation between " viability " and social fitness. The question who is to survive is determined by the conditions of the struggle, the rules of the ring. Where the rules of the ring favour a low type, the low type will survive, and *vice versa*. The survivors of an unregulated epidemic of scarlet fever or typhus may owe their escape to constitutional peculiarities which are otherwise perfectly valueless, and which may even perhaps only be found amongst persons whom, from every other point of view, we should call unfit. If, for example, it were possible for an epidemic of malarial fever to spread unchecked all over the United States of America, it is highly probable that the whites would be eliminated and the blacks would survive. There is, indeed, always a general presumption that the unregulated unpurposeful struggle will distinctly favour the less individually developed and more prolific organisms as against the more highly developed and less fertile. In short, the " survival of the fittest " in an environment unfavourable to progress may—as every biologist knows—mean the survival of the lowest parasite.

The second objection—that, however degraded and

demoralised the poorest section of the population may become, the matter is of comparatively little importance because these acquired characteristics are not inherited—surely overshoots the mark! For it shows a strange callousness, or perhaps forgetfulness, not only with regard to the effect of adverse prenatal conditions, which admittedly account for so much definite malformation of brain or body, and not a little "congenital" disease, but also with regard to the adverse effects on the germplasm of such "racial poisons" as syphilitic infection, lead, and, perhaps, alcoholism, which demonstrably effect the offspring by genuine inheritance. Moreover, there is such a thing as social inheritance, as well as biological. Even if each generation of babies inherited nothing of the physical degeneration of its parents, of which we can by no means feel confident, there is certainly a very potent family tradition and "class atmosphere" of slovenliness, physical self-indulgence, and irresponsibility —it may be actually of "parasitism"—which is quite unmistakably transmitted from one generation to the next. To put the case more generally, we cannot afford to leave unchecked the influences that produce, not death alone, but even more widely slums and disease, physical starvation, mental perversion, demoralisation of character, and actual crime, however convinced we may be that the evil characters acquired in such an environment are not and will not be physically transmitted from parent to child. What does it profit us to be told that "acquired characteristics are not inherited" if we permit the existence and therefore the social transmission of an environment which injures or corrupts each generation before it is born, and after it is born? This refusal to

realise the effect of environment is, in fact, singularly out of place in those who believe in the Science of Good Breeding. The object of the Eugenist is not merely to produce fine babies, but to ensure the ultimate production of fine adults. No matter how perfect the stock from which an infant is born, if it be exposed to sufficiently adverse conditions it will grow up a stunted weakling. "By far the more serious matter affecting the commonwealth in every possible way at the present time," writes a great authority on children's diseases, referring to infantile mortality, "is the condition of babies *who do not die*, but who are reared in a condition of hopeless malnutrition. Let us consider, for instance, one disease —rickets. Its effects on the nervous system are of the most far-reaching character. Of the 'convulsions' which cause the death of babies at about twelve months of age, rickets is practically the sole cause. At a later stage of life the manifestations of the injuries caused by this disease are seen in epilepsy and in insanity. The Lunatic Asylums are largely occupied at the present time by cases of insanity arising from injuries of the nervous system by rickets. Adenoid growths, one of the common troubles of childhood, are practically caused entirely by deformed structure due to rickets. If you go to the chest hospitals and select the patients who are under treatment for pulmonary tuberculosis, you will find the majority of them are suffering from deformities of the chest due to rickets. The pulmonary disease is simply a secondary result of the injuries to the chest and of the injuries to the tissues arising from rickets. All sorts of deformities which go to make up the number of cripples that we are acquainted with are caused by the same

disease, and in addition to specific disease and deformities, rickets is responsible for a general and permanent enfeeblement of mind and body." And rickets is a disease which, though widespread enough, is practically confined to the children of the slums, and is caused definitely by neglect, fundamentally by malnutrition. It is the outcome not of bad stock but of bad environment; and if we aim at the production of a fine adult race we cannot afford to leave that bad environment alone. That which kills off some, damages many more; and even if we did not much want to lower the infantile death-rate, we should still need to do our utmost to diminish the damage-rate among the survivors, which (as Dr. Newsholme has once more conclusively demonstrated) varies in very close relation to the death-rate.

The problem that the Eugenist has to face, in the deterioration of each successive generation by the evil environment of urban destitution, is becoming all the more important and urgent by reason of the volitional restriction of births, which is now rapidly spreading over the civilised world. This restriction is clearly differential. Within the wage-earning class, it takes place most among prudent, thrifty, responsible artisans, enjoying regular work under relatively good conditions. It takes place least among the casual and irregular labourers, who fill the one-room tenements of our slums. The absence of decent accommodation, the recklessness which comes from a precarious living, the idleness and liability to drink, which characterise the "under-employed man," are some among many reasons which tend to this result. Anyone who has observed the change in character which is brought about by regular employment and decent

accommodation realises that the restriction of the birth-rate, which is now characteristic of the regularly employed working-class, is largely due to the mere improvement in their circumstances. This differential birth-rate is certainly resulting in fewer births from our best stocks, or from those who are in better conditions for child nurture. That is to say, the unfit by inheritance or by environment are actually multiplying, and being multiplied, as the direct result of the unorganised condition of the labour market and the bad housing, which their very existence creates and perpetuates. We can alter the anti-Eugenic breeding only by changing the environment which is responsible for it. To raise the condition of the dock-labourer even only to that of the railway porter is demonstrably to check the prolific multiplication of the lowest section. For the rest, what seems indispensable and urgent is to alter the economic incidence of child-bearing among the artisan and lower middle classes. Under present social conditions the birth of children in households maintained on less than £3 a week (and these form four-fifths of the nation), is attended by almost penal consequences. The central problem of all practical Eugenics is, as Professor Karl Pearson has suggested, to make the well-born child a valuable economic asset. This is the ideal which we should all like to see carried out. At present we have no practical scheme to bring it about; and, in the meantime, the best we can do, on this side of the problem of Eugenics, is, at any rate, to make the well-born child less of a burden to its parents.

We now come to the third, and, as we venture to believe, the most valid of these Eugenist demurrers to the policy of prevention; the quite reasonable desire to

concentrate all possible public attention, and all available effort and expenditure on the importance of "breeding from the best stocks"; and especially on taking immediate steps to prevent the persistent multiplication of the congenitally feeble-minded. But this does not warrant any indifference to the prevention of destitution. It is, indeed, just because the nation does not at present "prevent" but merely "relieves" destitution, that this breeding from the congenitally feeble-minded stocks is permitted, and even encouraged and subsidised. The existing Poor Law operates almost exclusively as an anti-Eugenic influence; notably in the laxity of its provision for feeble-minded maternity, in the opportunities for undesirable acquaintanceship afforded by the General Mixed Workhouse, in its inability to search out defectives and wastrels who do not apply for relief, and in its failure to provide any practical alternative to the Outdoor Relief now afforded to tens of thousands of feeble-minded or physically defective parents. To deal with one aspect only of the present system, as things stand at present the Poor Law Authorities cannot even try to check the continued procreation of known but uncertified mentally defective persons. Indeed, such influence as they exercise in the granting of relief to such persons is all the other way. It is not generally known that some fifteen thousand babies are born in the workhouse every year. To the feeble-minded woman, or to the woman who is mentally and morally degenerate without being actually imbecile, the Poor Law offers free and unconditional medical assistance at the time of her confinement. Thousands of these "unfit" mothers treat the local workhouse or Poor Law infirmary simply as a free maternity hospital. They

come in year after year throughout their child-bearing period; and having received, at the expense of the rates, the most skilful care that modern medical science can provide, they go out again, taking their infants with them, only to return as a matter of course and of right when their next confinement draws near.

This abuse of the system of public provision for the destitute not only is not but cannot be prevented under any Poor Law or system of relieving destitution as such. Under any Poor Law, the Authorities are bound to provide the necessaries of life for all who are destitute, they are bound to relieve only those who are destitute—that is to say, only when they are destitute—and thus they are bound to discharge their patients as soon as these wish to leave. Their one weapon is "deterrence"—that is to say, they may (at the risk of leaving cases wholly untreated) try to deter people from applying for relief by making the conditions as disgraceful and unpleasant as possible. The treatment of a woman during her confinement cannot, in the nature of the case, be made actively distasteful to her, so that the disgrace of pauperism is the only deterrent influence available. Needless to say, the women to whom we refer are quite impervious to any such immaterial influence, and so the abuse goes on. Such, indeed, are our present arrangements that the only necessitous persons who are effectively deterred from accepting public assistance at these crises are the very persons whom, as Eugenists, we should like to encourage to increase and multiply. Public subsidy without selection is bad enough, but here we have the Poor Law actually selecting, in practice, the inferior stocks for its subsidies. To quote the Minority Report of the Poor Law

Commission: "If the State had desired to maximise both feeble-minded procreation and birth out of wedlock there could not have been suggested a more apt device than the provision, throughout the country, of General Mixed Workhouses, organised as they now are, to serve as unconditional Maternity Hospitals."

But it is not our Poor Law only that is in this way at fault. Our whole penal system, harsh and cruel as it is in its dealings with these feeble-minded folk, who require treatment not punishment, actually subsidises, as "ins and outs," by its spasmodic provision of shelter and maintenance for them in its short sentences, a continually multiplying class. Our gaol records reveal that a considerable proportion of the prison population are congenitally feeble-minded. "From the earliest age," report the Prison Commissioners, "when they appear before the Magistrates as children on remand or as juvenile offenders, until and throughout the adult period of their lives, the mentally defective, at first reprimanded and returned to their parents, then convicted and subjected to a short sentence and returned to their parents, and then later continually sentenced and re-sentenced and returned to their parents or friends till, for crimes of greater gravity, they pass to the convict prisons, are treated, as this reiterated evidence shows, without hope and without purpose, and in such a way as to allow them to become habitual delinquents of the worst type and to propagate a feeble-minded progeny which may become criminal like themselves." "Punishment," adds Dr. Scott, of the Brixton House of Detention, "has little effect upon them. Reforming influences also fail with them usually. As they have very little self-respect, and

home ties, if they have any, do not weigh much with them, they do not fear coming to prison. Indeed, to many of them, prison is rather a harbour of refuge, as they are spared the trouble of thinking how to get food and lodging."

Thus, by Poor Law and Prison alike, we now keep the feeble-minded class alive and at large. And they do not succumb in the struggle. Indeed, it may almost be said to be a peculiarity of the congenitally feeble-minded that they will not die of starvation. The girls drop into prostitution and the boys into theft on the least provocation. Thus, a policy of *laisser faire* on the one hand, or a policy of deterrent treatment on the other, is equally futile. By common consent, indeed, we may now say that both these policies, when faced with the problem of feeble-mindedness, are alike wholly bankrupt.

In view of this terrible indictment of each section of the present public provision for the congenitally feeble-minded, persons of all shades of opinion find themselves, after the convincing testimony of the Royal Commission on the Care and Control of the Feeble-minded, unanimously in agreement. Whether we approach the problem from the standpoint of Christian humanitarianism concerned to prevent the continuance of unwitting prostitution and crime, or from the standpoint of Eugenics intent on eliminating the inherently bad stock, or from the standpoint merely of preventing (instead of relieving) this like other manifestations of destitution, we all converge on an identical line of reform. What we have to do is to search out and permanently segregate, under reasonably comfortable conditions and firm but kindly control, all the congenitally feeble-minded. This involves, as all

agree, the subtraction of these unfortunates from the Poor Law and the Prison Authorities, as from the ordinary school and the normal population. It involves their being dealt with, not as paupers or as criminals, but definitely as mental defectives by an Authority specialising on mental defectiveness. This means, as all agree, the transfer of jurisdiction over and responsibility for the congenitally feeble-minded to the Central and Local Authorities already charged with the custody of other persons of unsound mind.

The recommendations of the Royal Commission on the Feeble-minded, endorsed by both the Majority and the Minority Reports of the Poor Law Commission, represent the completion of a process of superseding the Poor Law by the Lunacy Authority which is already far advanced. A century ago there was only one authority which could deal with persons suffering from mental deficiency. If a lunatic was found wandering about in a state of destitution he was taken to the workhouse, there to be treated by the Board of Guardians as a destitute person of an extremely unpleasant kind. Presently, Parliament became aware of the inconvenience of wandering lunatics and of the disastrous mischief which they might inflict on themselves and other people. Hence, the establishment of the Lunacy Authority—now the Asylums Committee of the County and County Borough Council. This authority was required to search out lunatics and to bring them under care and control, irrespective of the fact of whether they were destitute or had the necessary means of subsistence, with a view so to treat them that they could be cured of their lunacy or, if incurable, should be controlled in the interests of themselves and of the community.

Now we perceive that there are forms of mental deficiency which are even more dangerous to the community than acute lunacy, because of the greater liability to be transmitted to offspring. Hence the proposal to give jurisdiction over all mentally defective persons to an authority which can search them out and bring them under control and treatment, irrespective of whether they are destitute or not.

We see, therefore, that the universally accepted conclusion, with regard to the feeble-minded, far from being in opposition to the other prospoals for the Prevention of Destitution, runs upon exactly the same lines. We are, with regard to this section, to " break up " the Poor Law, and abandon, frankly and completely, all and any mere " relief " of destitution. We are, on the contrary, to place the responsibility for this particular section of the destitute on the committee of the County or County Borough Council specialising on the larger class to which, by its characteristics, it belongs ; and to require that committee to pursue the policy of " searching out " every case and of providing for it the most appropriate treatment. And it is interesting to notice that the application of this appropriate treatment to all the congenitally feeble-minded, at an early stage in life, before evil consequences have manifested themselves—the point on which Eugenists and humanitarians alike lay most stress—depends on the extent to which the other proposals for the Prevention of Destitution, described in this book, are actually put into force. Unless we have a Local Authority responsible for " searching out " and bringing under medical inspection every child of school age, the Local Lunacy Authority will not hear of many of the congenitally

feeble-minded girls until harm is done. Unless we have a Local Health Authority responsible for seeing that every sick person is under medical treatment, and an Unemployment Authority, through its registers, cognisant of all men and women unable to get employment—and thus in a position to report all apparently feeble-minded cases for further inquiry with a view to segregation—the feeble-minded mother of illegitimate children, the feeble-minded vagrant wandering along the roads, and the feeble-minded parasite of urban soup-kitchens and free shelters, will, to our undoing as a nation, continue to perpetuate their deficiency.

APPENDIX TO CHAPTER III

Notes and References

PAGE 45. The reader will find in the pages of the *Eugenics Review*, the organ of the Eugenics Education Society, the best account of this movement. See, in particular, *Parenthood and Race-Culture*, by Dr. C. W. Saleeby (Cassell); *The Family and the Nation*, by W. C. D. and Mrs. Whetham (Longmans: 1909); *The Endowment of Motherhood*, by H. D. Harben (Fabian Society: 1910); and *National Life from the Standpoint of Science*, by Professor Karl Pearson (Black).

PAGE 47. In Chapter VIII. of the present book ("The Enlarged Sphere of Voluntary Agencies in a Preventive Campaign against Destitution") the reader will find instances of the way in which private charity rushes in to defeat any attempt at restricting relief to the destitute.

PAGE 48. Dr. Ray Lancaster, in his *Parasitism*, drew pointed attention to the fact that "evolution" and the "survival of the fittest" just as easily led to parasitic development as to any rise in the biological scale. See also Professor D. G. Ritchie's *Darwinism and Politics*.

PAGE 50. The quotation is from Dr. Ralph Vincent, of the Hospital for Children, Vincent Square, Westminster, in *The Infants' Hospital and its Work* (London: 1908). See also Minority Report of the Poor Law Commission, 1909 (p. 78 of official 8vo edition).

PAGE 51. As to the momentous changes in the number of children born, see *The Decline of the Birth Rate*, by Sidney Webb (Fabian Society, 3, Clement's Inn, London, W.C.), in which references are given to all the statistical and other authorities. See also *The Fertility of the Unfit*, by W. A. Chapple (Whitcombe: 1904).

PAGE 53. For the estimated number of births annually in the workhouses and poorhouses of the United Kingdom, see Minority Report of the Poor Law Commission, 1909 (p. 78 of official 8vo edition). The number in London is about 3,000; in the workhouses of Ireland over 2,000.

PAGE 55. The quotation is from the Annual Report of the Prisons Commissioners for England and Wales for 1909 (published in 1910). Compare *Crime and Criminals*, 1876-1910, by R. F. Quinton (Longmans: 1911).

PAGE 56. The Report of the Royal Commission on the Care and Control of the Feeble-minded (Cd. 4202), 1908; with seven volumes of evidence, reports, appendices, etc. (Cd. 4215-21), has been reproduced in brief abstract as *The Problem of the Feeble-minded*, by Sir Edward Fry, Sir Francis Galton, Miss Mary Dendy, and others (London: 1909).

The Reports of the National Association for the Feeble-minded, including those of its Conferences in 1906, 1908, 1909, and 1911, should be consulted (Denison House, Vauxhall Bridge Road, London); and the papers and proceedings of the section relating to the mentally defective of the First National Conference for the Prevention of Destitution (P. S. King & Son: 1911). See also *The Feeble-minded*, by E. B. Sherlock (Macmillan: 1911); and *Feeble-mindedness and Children of School Age*, by C. P. Papage, with an Appendix by Miss Dendy on Treatment and Training (Manchester University Press: 1911).

IV

How to Prevent the Destitution arising from Child Neglect

We all find ourselves in one and the same world; but it is amazing in how many different aspects that world may appear to us. To one set of people the world seems to be primarily a play-house in which they are to amuse themselves. We visualise this as a "Green World"—the green of the springtide, the green of the cover and the golf-course, the green of the race meeting, the green even of the billiard table in the low public-house of the slum quarter! To another set the world presents itself as a place for "making money," growing rich beyond the dreams of avarice, and "founding a family," by securing, to all its members for ever, access without personal effort to the "Green World." To others again, who happen to comprise the bulk of the population of our own State, the world is the scene of unending daily toil, amid a chronic anxiety as to the morrow's means of subsistence. To the spiritual idealist the world may seem a place in which souls are to be saved, or knowledge to be advanced, or works of art to be created. To the modern statesmen, we suggest, the world has another aspect, not less important than any of these. It is the breeding ground and training ground of each successive generation, on the production of which the very existence of the nation depends.

To the economist there comes the wholesome reminder

that the most valuable, as it is the most costly, of the products of the nation, is not the wheat harvest or the lambing, the yield of our coal-mines, the cotton that we weave, or the ships that we launch, but our annual output of men and women. This million of young people that we add annually to our adult population, to replace those who have died, how much have they not cost to get born, to rear, to educate, in twenty-one long years of effort and care to bring to maturity? We have no measure for their value, any more than for the unstinted parental love and travail that has been lavished on them. But in hard cash, in mere out-of-pocket expenses, each annual output of a million adults will have cost the community, in the twenty-one years' rearing, certainly not less than £150,000,000. And, immeasurably more important in this case than the cost is the quality of the product. Upon this "quality" of each generation—we may almost say upon this alone—depends that which we, any of us, care about—subsistence, wealth, happiness, art, knowledge, and spiritual salvation itself.

In what condition are we now, in this country, delivering our annual quota of young men and young women at the end of their twenty-one years' rearing? How would they appear if we could make them pass before us, as an Australian squatter rounds up his uncounted flocks and herds? Suppose that it were possible for the King annually to review, in one great national parade, those each year entering upon adult citizenship. First of all we should notice that those who were mustered on parade would fall far short of the total that, twenty-one years ago, were born into the world. Death takes his toll continuously from the moment of birth, and involves

us therefore in the enormous pecuniary loss and waste implied in the bearing, nurturing, and training of children who do not survive to maturity. The greater part of this toll we know to be quite unnecessary. The premature deaths need not take place. We have, already, by taking thought, in the past twenty years, greatly diminished them; and everybody knows that we can diminish their number still further, as soon as we choose to take the necessary action. Meanwhile, all the premature deaths increase the cost per head of those who live to appear on parade at the age of twenty-one.

First to go past the King would be the mass of reasonably healthy young men and women, who would have gone through, with more or less distinction, their schooling, their preliminary vocational training, such preparation for parentage and citizenship as we now afford to them. But then there would come, among the million, a great army of more or less physically defective—the stunted, the anæmic, the flat-chested, the round-shouldered, those with undeveloped muscles and undeveloped brains. Such as they are at 21, such they are apt to remain through life, except that, with many, their defect becomes intensified. Then we should see the crippled, the blind, the deaf-mutes, the tuberculous, the syphilitic, the epileptics, the great army of the feeble-minded, and the contingent of the morally deficient. Among them all would be those individuals who had somehow escaped adequate instruction and training, comprising, alas, no small section: the uncivilised, the undisciplined, the "hooligans." Finally, sad to say, there would be at the end of the column, guarded, and in an ugly uniform, a quite substantial contingent of actual criminals, destined for the most part,

to pass periodically in and out of prison garb for the rest of their lives. Forty per cent. of all the crime of this country, the Chairman of the Prisons Commission informs us, is perpetrated by youths between 16 and 21, and it is for the most part perpetrated when they are temporarily out of a regular situation.

We might at first be quieted by the reflection that the defects and shortcomings that we had with so much concern observed were due to evil inheritance; that as the parents were, so the children must be; and that, bad and regrettable as was the fact, practically nothing could be done to remedy it. This might blunt the edge of our social compunction for a moment; but then we should awake to the discovery that this was a fallacy. We should learn that there was absolutely no warrant for supposing, with regard to the great majority of the defects that we had observed, that they were to be ascribed to physical inheritance; that whatever might be thought of the congenitally feeble-minded and the deaf-mutes, the other deficiencies are not heritable; that ordinary young criminals and "hooligans," the undisciplined young labourers with untrained brain and fingers, even the young men and women of stunted growth, anæmic, round-shouldered and tuberculous, were not born such; that, in fact, so strong is nature that 80 per cent. of babies are born healthy, whilst the others mostly die; and that it is undeniable that the great bulk of the failures at 21 had been made into failures by the circumstances to which they had been exposed.

And if we were then to turn to the conditions under which large numbers of these young men and women had grown up—to the conditions under which to-day are

growing up the corresponding output of young people to be delivered in future years—we should cease to be surprised that there was, at each annual parade, so great a loss by premature death to record, and so much lacking among the survivors. We compel all children to come to school from the age of 5, when we begin to spend upon their school training, out of public money, a sum of something like £50 per head. Yet we have so far taken almost the minimum of trouble to ensure that the raw material thus presented to the teacher is not already spoilt. In a few towns, the Medical Officer of Health has been allowed to arrange for a visitation of all births, and a periodical and quite optional inspection of infants under 1 year by his volunteer Health Visitors ; a few towns have " milk clinics " and " schools for mothers " ; a few towns deign to admit to the care of the Local Health Authorities a small proportion of the innumerable cases of measles and whooping cough. And this is all. " There is no doubt " states a recent official report, " that the absence of public provision for children under five, so far as the poorest classes are concerned, is a crying evil. The evils of slum life in relation to these children cannot be minimised. Probably the influences of the slums upon them affect their whole lives, and make the whole question of education right up to fourteen more difficult." By our curious oversight in not providing any machinery, so far as children under five are concerned, either for enforcing the parental responsibility for decent home care or for securing in any way, as regards this all-important period of development, the " National Minimum " of Child Nurture, we inevitably incur the penalty of a certain proportion of wreckage, almost from the start.

When we get the child to school, knowledge of its condition becomes forced upon the community. The first results of systematic medical inspection are bringing home to our minds what every teacher knows, namely, that a large proportion of the children are not in a fit state to have the public money spent on teaching them, because they are suffering to such an extent from neglect as to be unable to obtain full advantage of the instruction. What emerges from the cautious summaries of the Chief Medical Officer of the Board of Education for England and Wales (Scotland and Ireland being at least as bad) is that out of all the six million children in the elementary schools about 10 per cent. suffer from serious defect in vision; from 3 to 5 per cent. suffer from defective hearing; 1 to 3 per cent. have suppurating ears; 8 per cent. have adenoids or enlarged tonsils of sufficient degree to obstruct the nose or throat and to require surgical treatment; 20 to 40 per cent. suffer from extensive and injurious decay of the teeth; 40 per cent. have unclean heads; about 1 per cent. suffer from ringworm; 1 per cent. are affected with tuberculosis of readily recognisable form; and ½ to 2 per cent. are afflicted with heart disease.

And the same official report of the Chief Medical Officer of the Board of Education may make us realise that, in more than a hundred thousand cases, day after day, these children are suffering to such an extent from actual lack of food that dinners at school have to be provided for them. This continued semi-starvation of the growing child between 5 and 13 is, to say the least of it, not the way to produce even a normally developed adult. "I do not know how many children I examined among the poorer sort," reports the doctor who inspected the

Liverpool schools in 1907, " who were in a sort of dreamy condition, and would only respond to some very definite stimulus. They seemed to be in a condition of semi-torpor, unable to concentrate their attention on anything and taking no notice of their surroundings, if left alone. To give an example of what I mean, if I told one of these children to open its mouth, it would take no notice until the request became a command, which sometimes had to be accompanied by a slight shake to draw the child's attention. Then the mouth would be slowly opened widely; but no effort would be made to close it again until the child was told to do so. As an experiment, I left one child with its mouth wide open the whole time I examined it, and never once shut it. Now that shows a condition something like what one gets with a pigeon that has had its higher brain centres removed, and is a very sad thing to see in a human being. I believe both these types of children are suffering from what I would call starvation of the nervous system, in one case causing irritation and in the other torpor. And further, these cases were always associated with the clearest signs of bodily starvation, stunted growth, emaciation, rough and cold skin, and the mouth full of viscid saliva due to hunger. With such children I generally had to make them swallow two or three times before the mouth was clear enough to examine the throat. . . . I do not think I need say any more to show that the extent of the degeneration revealed by this investigation has reached a very alarming stage. . . . What is the use of educating children whose bodies and minds are absolutely unable to benefit by it? In my opinion the children must first be taught how to live, and helped to get food to enable them to do it."

To permit a large proportion of the future citizens of the Empire to get into this condition, even for a few years of their childhood, is, to put it mildly, not the way to turn them out at 21 as healthy, self-supporting adults.

At 13 or 14 we let the boy or girl pass out of the educational discipline and supervision; and go off, quite without any public control, into independent wage-earning. In some districts there is even a specially demoralising gap of a year or two, after the boy or girl has ceased to attend school, before he or she usually gets regularly into employment, or even into employment at all. When a situation is obtained, actually a majority of the young people find themselves employed in occupations which teach them no skilled trade or specialised service by which they may count on ever earning more than unskilled labourer's wages. Many of them, indeed, are so unfortunate as to find their only means of livelihood in occupations which have the further evil of subjecting them to irregular hours, demoralising spells of idleness or mere waiting, the temptations and distractions of the streets, the corruption of companionship with the idle and the profligate. It may be said that it is the duty of the parents to take care that their sons are placed out in situations where they will receive proper industrial training. Unfortunately, as is only too clear, the great majority of parents, even when they give sufficient thought to the matter, find it impossible to give their sons a proper start in life. "What stares in the face the exceptionally careful parent of the poorer class, who tries to start his son well, is, in London, the difficulty of discovering any situation in which his boy can become a skilled worker of any kind, or even enter the service of an employer who

can offer him advancement. We have, on the one hand, a great development of employment for boys of a thoroughly bad type, yielding high wages and no training. We have, on the other hand, a positive shrinkage—almost a disappearance—of places for boys in which they are trained to be competent men." Nor can we hope, by any such philanthropic agencies as "Juvenile Employment Committees," and the use of the Labour Exchange, to avoid this result. All the boys and girls who leave school each year have got to fill all the places—good, bad, and indifferent in their effect on the young people—that happen to be vacant. The well-meant advice of the teacher or the member of the Children's Care Committee, of a "Juvenile Employment Committee," or the Labour Exchange may save particular boys from the worst places, and steer particular favourites into painfully selected apprenticeships. The good that may be done will be to get all the best boys into the best situations. It will not diminish by one the numbers who are demoralised by the bad situations.

Now, quite apart from other factors that may drag down to destitution the man or woman of normal growth, this appalling wreckage of body and mind that we see produced even at the age of 21 is, in itself, an almost irresistible cause of subsequent destitution. The majority of physically defective men and women, whether blind or crippled, are never able to earn their livelihood. The stunted and anæmic, the round-shouldered, and the phthisical have, for the most part, such insufficient physical strength, and succumb so easily to disease, that they almost inevitably fall into destitution sooner or later, owing, really, to the injuries which they received

before becoming adult. The boy or girl of slow intelligence, the "mouth-breather," chronically half-starved at school, becomes too often the victim also of the uneducational or positively demoralising occupation of adolescence, and graduates almost inevitably into unemployment, and frequently, at a quite early age, into "unemployableness." It is from the unemployed youth, undisciplined, untrained, and already vitiated by evil habits, that is recruited the young criminal and, to a large extent, also the lower grades of women of immoral life. It is plain that we have, in the whole range of child neglect, from birth to manhood, a prolific cause of subsequent destitution and crime. Eighty per cent. of all the inmates of our prisons will be found, on inquiry, to have gone to gaol for the first time before they were 21. The vast majority of all the inmates of our workhouses can be shown, on any investigation, to have suffered, in their childhood and adolescence, from one or other of the forms of neglected nurture that we have described. Do what we may as regards the subsequent life of the adult, it is clear that, so long as we permit the wreckage, before reaching manhood, of so large a proportion of our annual million of recruits, we cannot hope to avoid their sinking into destitution.

Now, with regard to this whole story of child destitution, we do not think that there can be, in the mind of anyone who sincerely desires to bring it to an end, any doubt as to the policy that we ought, as a nation, to pursue. We have, in the first place, definitely and decidedly to set out to secure, at all ages, in all places, from one end of the kingdom to the other, that "National Minimum" of child nurture which we have, in the Children Act of

1908, already put on the statute book. Is it too much too ask, at this time of day, that we should take care that no child is so insufficiently provided for as to be made to suffer seriously in health or character? And when we consider how this can be done, the first general outline of the answer is equally clear. When, a generation ago, the nation tardily awoke to the danger of one form of child neglect, which manifested itself in illiteracy, Parliament threw over altogether the policy of waiting until the parent would apply, and gave up all notion of "deterrence." It took this part of the child's needs entirely out of the Poor Law. It entrusted the service to a separate authority, specially empowered and required to provide schools for all the children who were being in this way neglected. Whether or not the parents were themselves illiterate because they were pecuniarily destitute, the child was not allowed to be so. And concurrently with the new responsibility assumed by the community, and the new provision which it thereby made for the children's needs, an altogether new responsibility was imposed on the wage-earning parent. He had, for the first time in history, to forego his legal right to the use of so much of the child's time and energy in the household service, even his legal right to the child's earnings in supplement of the family income—to submit, in short, though we usually forget the fact, in the public interest, to an act of "confiscation" of the family resources, compared with which any mere rise in the Income Tax on the propertied classes is a flea-bite. An entirely novel standard of parental care was set up. The parent was required, under penalty of fine and imprisonment, to get the child up and dressed and washed by an arbitrarily fixed hour every morning

of the school year; to see that the child attended continuously and regularly at school; even to take care that he or she attended in a fit state, a requirement which is being gradually (and quite arbitrarily) made to mean, cleansed and clothed, and booted, with body and garments and hair reasonably free from vermin. At various stages of this development, middle-class objectors to increased public expenditure on the poor tried to raise the cry of unjustifiable interference between parent and child, and even suggested that such an extension of parental responsibility was an unwarrantable hardship to the poor. But working-class opinion resolutely upheld this endeavour to secure equality of opportunity for all children in whatever class they happen to be born, and cordially approved the twofold method of prevention of destitution that the Local Education Authorities adopted, public provision on the one hand, and the enforcement of the responsibilities of the individual on the other. And so successful has been the Local Education Authority, with its universal provision of school places for all the children needing them, its searching out of all the children who were growing up illiterate, and its enforcement of parental responsibility by its School Attendance Officers, that the particular form of neglect which alone it was established and definitely instructed to prevent, is now, except for an infinitesimal fraction of exceptional cases, from one end of the country to the other, *prevented*.

What we propose is that, with regard to children of school age, the Local Education Authority should, definitely and obligatorily, in respect of all forms of Child Destitution, assume the same sort of responsibility, and proceed along the same lines, as it has in respect of illiteracy. Incidentally,

we propose that all children of school age now in receipt of any form of poor relief, should be, in the fullest sense, "taken out of the Poor Law," relieved of all stigma of pauperism, and made, instead, the wards of the Local Education Authority. So far as regards the five-sixths of the population among which occur practically all the cases of neglect of the physical needs of childhood, the boys and girls come daily under the eyes of the officers of the Local Education Authority, which is, therefore, unlike a Poor Law Authority, bound to become immediately cognisant of any falling away from a normal standard of child nurture. We propose that the existing social machinery of the teacher and the school nurse, the school medical inspection and the school "clinic," the friendly inquiries of the Children's Care Committee, and the house to house visitation of the School Attendance Officer, should be brought to bear on every manifestation of Child Destitution—taking no higher standard than that of the Children Act, which is anything causing the child to suffer, or to be likely to suffer, seriously in health, as they are now on failure or irregularity of school attendance. And whenever it is ascertained that a child is beginning to suffer, it will be for the Local Education Authorities, through their machinery of voluntary Children's Care Committees and their School Attendance Officers, to discover the cause of this suffering, to secure that it shall be brought promptly to an end, and to see that the necessary remedial measures are taken. In this way, the influences of all available voluntary agencies that will assist the child can be to the fullest extent utilised; but, failing these resources, the Local Education Authority—*as it is already legally obligatory on the Scotch School Boards*

to do, for all children in attendance at their schools—will provide whatever is necessary for the well-being of the child out of the Education Rate.

It may possibly seem, to those unacquainted with the actual facts, that the proposal to make the Local Education Authority responsible for supplying, to the destitute child, when the means of the parents and the resources of the voluntary agencies are proved to have failed, not merely education but also maintenance, and where necessary, even home nurture, involves the adoption of some new and revolutionary principle, and means the entrusting to what is essentially a mere scholastic agency of an entirely novel service. But this is a mistake. The principle is actually embodied in our legislation, and Parliament has gone far, already, in transforming the Local Education Authority into the executive organ of the community for everything that concerns the child of school age. Upon the Local Education Authority has already been placed the duty of becoming acquainted with the state of the bodies, and, as regards certain standard requirements, even with the condition of the homes, of all the children in its schools. It is upon the Local Education Authority that has been placed the statutory duty of systematically inspecting all these children, at repeated intervals, by its own doctors and nurses, so that it may keep itself aware of the physical condition of each one of them. But this is not all. Being thus aware, *and being the only authority thus aware*, of the physical condition of all the school children, the Local Education Authority is now authorised and directed to make whatever arrangements may be necessary to ensure that no single child goes without whatever medical or surgical attendance

and treatment that its condition requires. Moreover, if any child is in attendance at school insufficiently nourished, it is the duty of the Local Education Authority, under the Education (Administrative Provisions) Act of 1907, to take notice of the fact; and if it finds that in its district children are not being adequately fed by their parents or by other agencies, it is authorised and directed, and, in Scotland statutorily required, under certain conditions, to supply, out of the Education Rate, whatever meals it thinks necessary. In a hundred different towns of England and Wales more than a hundred thousand children are already being thus fed. But food and medical attendance are not everything. In London, which is one-seventh of England and Wales, the Local Education Authority is now specifically empowered and directed to secure to every child in that vast area what may be called the national minimum of home nurture. Whenever any child is without "adequate" food, clothing, medical aid, or lodging, in such a way that its health is suffering, or is likely to suffer, it is the duty of the London County Council, under the Children Act, 1908 (a duty assigned to its Educational Committee), to proceed against the parents or guardians of such child, with power to get such child placed under other guardianship, or sent to a boarding school, or admitted to a day feeding school, or otherwise protected against future neglect. Throughout all England and Wales, moreover (as in Scotland), the Local Education Authority is empowered and directed by the Children Act to intervene whenever any child within its district is found living in a bad environment, or with parents of drunken or criminal habits, or is found in the streets begging or receiving alms, or is found wandering, and so

on ; with a view, not necessarily to convicting the child of any offence, or even of committing it for a term of years to a reformatory school, but merely to admitting such child to a day feeding school, where it will be adequately fed, trained, and looked after, without being removed from parental custody. It is quite a mistake to suppose that this power and duty is confined to children committed by the magistrate. The Local Education Authority itself may make this provision, if the case requires it, for any child whose parents consent. Finally, there is the power and duty imposed on all Local Education Authorities to enforce on all parents a certain minimum standard of home nurture, by taking proceedings under the Children Act against parents so drunken, so criminal, or so immoral as to be providing home conditions gravely injurious to the child ; the Local Education Authority then providing completely, in residential schools (due contribution being levied on the parents) for the children rescued from homes falling thus below the statutory minimum standard. It is interesting to note that Local Education Authorities, though they have hardly yet begun to use this power of securing the national minimum of home nurture, are already maintaining out of the rates and taxes more than thirty boarding schools for children thus rescued from evil conditions, besides nearly a score more for blind or deaf children. The Education Committee of the London County Council actually " boards out " a number of special children, for whom it finds it better to provide maintenance in suitable families than in residential schools.

But though the Local Education Authority has been, by various statutory clauses, given all these indiscriminate powers to prevent child destitution, it has not been

required by Parliament to carry them out, or even definitely instructed to do so by the Central Education Departments which pay the Grants in Aid. These powers have, in fact, been regarded rather as emergency powers to fill up accidental gaps in the work of the charitable agencies and of the Poor Law, than as definite duties of every Local Education Authority. Moreover, these powers are ludicrously restricted. At present, the Local Education Authority is only supposed to be cognisant of the needs of the child when it is attending school. It has no responsibilities, and no powers to search out and provide for child destitution on Saturdays and Sundays, and during the holidays, however much privation at these times may render the child incapable of doing its work at school. In face of all the restrictions, it is wonderful how much of this work of providing for the destitute child the Local Education Authorities have already undertaken.

This haphazard development of the Local Education Authorities, into the sphere of providing for the children of school age found to be destitute of one or other of the necessaries of life, has, in fact, already gone far enough to produce an intolerable "overlap" with the Poor Law Authorities. In every large town there are now two separate authorities providing out of the rates and taxes for the children's needs, each ignorant of the other's proceedings. In London, for instance, the thirty-one Boards of Guardians are maintaining about 24,000 children of school age. The Education Committee of the London County Council is simultaneously feeding 50,000. And in between one and two thousand cases, both authorities are supplying food for the same children! This demoralising

duplication exists, to a lesser extent, in every other town. It has been going on now for five years, and no possibility of stopping it has been found.

The scandal—though the Local Government Board, unable to devise a remedy, persists in ignoring it—has become gross. The overlapping must be stopped. Yet it is plainly quite impracticable to reverse all the legislative tendencies of the past two decades—to put back into the Poor Law, and to brand as paupers, the children now being fed by the Education Authority, those now being clothed by the Education Authority, those now being medically inspected and treated by the Education Authority, those now being maintained in the residential schools of the Education Authority, and those being even "boarded out" by the Education Authority—their numbers, in the aggregate, already amounting to nearly as many as those of the children of school age dealt with by all the Poor Law Authorities put together! The only practicable way to put an end to the existing wasteful duplication of authorities, and demoralising overlapping of service, is to have, as all would agree, in each locality, "one Public Authority and only one Authority" providing for the children whatever is provided out of the rates and taxes. That can now hardly be any other than the Local Education Authority.

Nor would the duties to be transferred from the Poor Law Authorities constitute any serious addition, in England, to the work of the Town or County Council, and of its Education Committee, and in Scotland to that of the School Board. On this point there exists so much misapprehension, and so much ignorance of the relative figures, that we propose to examine, in some detail, the

case of a fair specimen of all the 327 Local Education Authorities of England and Wales. Let us visualise what the proposed enlargement of the sphere of the Local Education Authority would mean in a typical English county, such as Gloucestershire. In such a county the Local Education Authority is already maintaining and directing, with an elaborate organisation of teachers and inspectors, day schools all over the county for something like 50,000 children between 3 and 14; it is, through its School Attendance Officers and local committees of managers, quite successfully getting practically all of them between 5 and 13, and a large proportion of the others, on the school rolls, and therefore under constant observation; it is, by its school doctors and nurses, getting all these under periodical medical inspection, and gradually making arrangements for them to be, somehow, medically treated; it is even finding boarding school accommodation, of different sorts in different ways, for nearly a hundred boys and girls, some because they are specially good (the County Scholars), some because they are specially bad (at reformatory schools), some because they are blind or deaf, or mentally defective (at special schools), some because they have had to be rescued from unsatisfactory home surroundings, or were found destitute of parental care (industrial schools).

Meanwhile, in such a county, there are perhaps ten or twelve Boards of Guardians, having among their paupers about 1,000 children of school age. This is actually the usual number in the Gloucestershire Unions. Not more than 100 of these are entirely under the Guardians' care and management, a few placed out in residential institutions, but most of them dispersed in little knots among the

ten or a dozen workhouses from which, by common consent, it is vitally important to rescue them. These latter children the Education Committee would at once dispose of, like the similar number with which it is already dealing, by placing them in suitable residential schools, or by " boarding out." The other 900 child paupers will be found living at home, already, for the most part, attending the elementary day schools of the Education Committee, and known to the Boards of Guardians only as reasons for giving their widowed mothers or sick fathers so much more Outdoor Relief. The Education Committee would treat these Outdoor Relief children as being " boarded out " with their own parents, to whom, by the agency of its local sub-committees, it would pay the necessary weekly sum for their maintenance, and at the same time extend, to each child individually, that continuous friendly supervision and periodical medical inspection that every such " ward of the State " imperatively requires. Thus, the new work to be undertaken by the Gloucestershire Education Committee, as an addition to its present care of 50,000 children, including residential school accommodation for perhaps 100, would be no more than the finding of residential school accommodation for less than 100 more, and the " boarding out " of perhaps 900 children with their own mothers.

We have so far left out of account the adolescent, the boy or girl exempt from school attendance, and entering, often at 13 or 14, upon independent wage-earning. At present the Local Education Authority has no power to require anything of anybody with regard to him. The Poor Law Authority, unless he actually throws himself upon the Relieving Officer as starving, will do nothing

for the able-bodied young person in health, even if he has been, up to the age of 14 brought up as a pauper, on the pittance of Outdoor Relief that the Guardians allowed to his widowed mother. At present, we look on, apparently unconcerned, and without any public authority intervening, at such a youth going to the devil in his own way ; and no authority interferes to enforce, with regard to this potentially valuable young life, the fulfilment of any responsibility whatsoever, either on the boy, on the parent, or on the employer. We propose, in concert with practically every person who has expressed an opinion on the subject, that this absurd irresponsibility, which demonstrably leads to much crime and destitution, should be brought to an end. We suggest that, if we must let the boy or girl go to work as early as 13 or 14, or even 15, it is vital to the life of the community that it should keep, under effective guardianship of some sort, the all-important years of adolescence. We would place this duty on the Local Education Authority, which is already attracting a certain proportion of these young men and young women to its voluntary evening continuation schools. It would be quite easy to extend the School Attendance Officer's existing registration of children up to 14 into one of young persons up to 18. It ought to be possible to bring all these young people under educational control. It should be made a condition of any employer being permitted to make use of such immature young people in his industry that he should under no circumstances employ any particular individual among them for more than thirty hours per week (as is already law for " partially exempted " children under 14), and should see that they were entered on the roll of one of the institutes of the Local Education

Authority. That Authority would then be responsible for providing, for practically the whole population between 14 and 18, a "half-time" or "sandwich" curriculum—either by alternate sessions, alternate days, alternate weeks, or alternate seasons of the year, according to the circumstances of the occupation or the locality—calculated to ensure to every boy or girl proper physical development, general training of hand and eye, and as much technological or domestic economy instruction as may be found practicable. But, above all, the Local Education Authority would be able to keep the growing boys and girls under the necessary disciplinary supervision, to subject them to regular hours and persistent effort, and to bring to bear upon them a certain amount of civilising influence, in such a way as to ensure that none of them, when reaching adult life, would be, as is unfortunately too often the case at present, destitute of the very elements of a self-supporting citizen life.

Even this amount of expansion of sphere of the Local Education Authority involves but little extension of principle. The Local Education Authorities are already empowered to provide classes and schools and institutes for pupils of any age; and in all large towns, strenuous efforts are already made to induce the young people to attend. The great difficulty is the demand made upon their time and energy by their industrial employment, which leaves comparatively little opportunity even for the willing, and renders any universal compulsion to attend at evening classes both undesirable and impracticable. In Scotland, the law has already gone a step further, and now permits the School Boards to pass by-laws making attendance up to 17, at hours ensuring that the young

people will be relieved from some of their industrial work, legally compulsory. But to get any such law generally enacted and enforced will mean, it must be admitted, a considerable addition to the work of the Local Education Authorities. To get on the roll the three millions of young people between 14 and 18, to provide school places (even half-time) for such a number ; to make all the necessary adjustments in working hours or changing shifts, demanded by particular trades in particular localities ; to work out a suitable curriculum for all these adolescents ; and finally, to get them all in regular half-time attendance, means, we must contemplate, a growth in our Local Education Authorities equivalent to perhaps 25 per cent. of their present business, an increase which is, roughly speaking, no more than they have actually grown during the past ten years. We cannot imagine any development of Local Government expenditure that the community as a whole would be more certain to find promptly and overwhelmingly profitable. At each annual parade that we have imagined of the new generation then arriving at adult citizenship, the spectators would see, on an average, a rising stature and a more perfectly healthy form, gentler manners, and a more virile energy ; an annual recruitment of the community by men and women competent, in the mass, of higher ranges than heretofore of self-government and communal life, and producing a larger number than heretofore of individuals capable of the advancement of knowledge and of the development of higher and more varied artistic and spiritual impulses.

APPENDIX TO CHAPTER IV

Notes and References

PAGE 63. We are unable to adduce statistics as to the proportion or numbers of persons aged 21 who are, in the several ways referred to, so far defective as to be likely to fall into destitution. But nothing turns on the numbers, which are admittedly large. The figure of £150,000,000 as the amount spent annually on children and young people under 21, in excess of their production (and therefore upon each year's quota, from birth to manhood), is a mere estimate. It may be added that the amount suggested is about 8 per cent. of the nation's income.

PAGE 65. The quotation is from the Report of the Consultative Committee of the Board of Education upon the School Attendance of Children below the age of 5 years, 1908 (Cd. 4259).

PAGE 66. With regard to the physical condition, the medical inspection, and the medical treatment of children of school age, see The Annual Reports of the Chief Medical Officer of the Board of Education for England and Wales, and the Annual Reports now being issued by the Medical Officers of Health of the various Counties and County Boroughs (*e.g.*, Hampshire, by R. A. Lyster; Herts, by F. E. Fremantle; Croydon, by Meredith Richards, etc.

The London County Council has issued some instructive reports as to school feeding; see Report of the Joint Committee on Underfed Children for the Season 1906-7 (L.C.C., No. 1074, 1907); Reports on the Home Circumstances of "Necessitous" Children in twelve selected schools (L.C.C., No. 1203, 1909); and the successive Annual Reports of the Medical Officer (Education) to the Council.

PAGE 67. *The Condition of the Liverpool School Children*, by Dr. A. S. Arkle (Tinling & Co., Liverpool, 1907).

PAGE 68. The quotation is from the Minority Report of the Poor Law Commission, 1909, Part II., ch. v., B (i) (p. 651 of official 8vo edition). See also Report to the Poor Law Commission on Boy Labour, by Cyril Jackson. *The Town Child*, by Reginald Bray, L.C.C. (Unwin: 1907), should also be consulted.

For the attempts now being made to adapt the organisation of the Labour Exchange to the problem of juvenile employment, see The Labour Exchange in Relation to Boy and Girl Labour, by F. Keeling (1910); *Juvenile Labour Exchanges and After-Care*, by Arthur Greenwood (P. S. King & Son: 1911); Memorandum by the Board of Trade and Board of Education with regard to co-operation between Local Exchanges and Local Education Authorities exercising their powers under the Education (Choice of Employment) Act, 1910 (Wyman & Son: 1911); the Memorandum of the Edinburgh School Board and co-operation between the Educational, Information and Employment Bureau and the Labour Exchange (Edinburgh School Board: 1911); and the papers and proceedings of the Education Section of the First National Conference on the Prevention of Destitution (P. S. King & Son: 1911).

PAGE 73. The extent to which the more energetic Local Education Authorities are now taking cognizance of the physical needs and home circumstances of their pupils is not commonly realised. The London County Council has a special "Children's Care Sub-Committee." The Edinburgh School Board has a "Health Committee." The great instrument for this purpose, apart from the School Doctor and the School Nurse, is the "Children's Care Committee," or "School Canteen Committee," appointed in pursuance of the Education (Administrative Provisions) Act of 1907. For these bodies see *School Care Committees: a Guide to their Work*, by Miss Maud F. Davies; and *Children's Care Committees: how to work them in Public Elementary Schools*, by Miss Margaret Frere.

PAGE 73. For the obligatory nature of the Provisions of the Scotch Education Act, 1908, see the *Memorandum on the Feeding of School Children in Edinburgh*, by J. W. Peck, Clerk to the Edinburgh School Board, 1910.

PAGE 77. For a precisely authenticated description of the ineptitudes of the Poor Law administration, whether in England or in Scotland, with regard to children, the reader must be referred to the Minority Report of the Poor Law Commission, 1909, Part I., chs. iv. and v. (pp. 71-170 of official 8vo edition); and the *Minority Report for Scotland* (Scottish National Committee, 180, Hope Street, Glasgow).

PAGE 80. How easily the Local Education Authority could manage the duties proposed to be assigned to it, may be seen in the interesting *Report to the Edinburgh School Board upon the proposals of the Poor Law Commission, so far as they affect the work of the Board*, by J. W. Peck, Clerk to the Board (Edinburgh: 1911).

PAGE 83. It is interesting to see the *Times* editorially approving of the proposal that "every public provision for the general care of children be placed under the control of the Education Authority" (*Times*, May 22nd, 1909, in leading article).

V

Sweating and Unemployment as Causes of Destitution

We can imagine some readers being impatient at the elaborate proposals of the preceding chapters. To them it seems that the principal cause of destitution, outweighing all others, is simply the deficiency of income of the wage-earning class. If you will but secure, such objectors are apt to say, to every willing worker regular employment at standard wages, there will be practically no destitution; every head of a household will be able to pay his own way; and there will be no need for all this elaborate and complicated social machinery dealing with sickness and children. There is reason in this protest. A large amount of the sickness in working-class households is due simply to the lack of food, to the over-crowding of the dwelling, to the inability to take either adequate rest or precautions against exposure, all this arising directly from want of money. An enormous proportion of the child destitution that we have described comes, not from any carelessness or cruelty of the parents, but from sheer insufficiency of income to permit those who are neither saints nor geniuses to obtain good nurture for their children. It is quite true that, so far as concerns all the sickness and child destitution arising solely from the parents' insufficiency of earnings, by far the best method of prevention is

to ensure to every willing worker regular employment at an adequate wage. We believe that this can be done, and that both unemployment and sweating can be prevented, to a degree, and with an approach to universality, far greater than has hitherto been supposed ; and in this and the following chapter we shall describe how it has been done, here and there, with regard to sweating, and how it can be done with regard to unemployment. But even with regular work at standard wages, diseases arise and spread unless they are deliberately prevented; the whole sanitary organisation of the city has to be looked after ; and the range of preventive hygiene, for rich and poor alike, becomes every day greater. An efficient Public Health Department will be needed even by the best paid city. Moreover, even if we secured to every adult a substantial livelihood, he would find it neither economical nor convenient to do without his municipal government, and to be driven to arrange with private contractors for the pavement in front of his house or for a street lamp at the corner, or to depend solely on competitive enterprise for the school, the hospitals and perhaps the lunatic asylum that the different members of his family might require. We find, on the contrary, that the more secure and financially prosperous any community of wage-earners becomes, the more disposed it is to develop the social machinery of co-operation, whether in their distributive stores, the enterprises of their municipal council, or the public services of the State. But be this as it may, we cannot afford to let sickness devastate our population, and child destitution enfeeble each successive generation, whilst we are waiting for the necessarily slow and difficult evolution of a perfectly

organised industrial State. Moreover, any such better organisation is itself dependent on there being a better bred and better nurtured population, of a higher type than much that we at present produce. If it be true that unemployment and sweating cause much sickness and child destitution, it is equally true that so long as we let the feeble-minded increase and multiply, so long as we permit sickness to prey upon us, so long as we allow the children's lives to be wrecked through lack of nurture and training, we certainly cannot promise regular employment at good wages to everybody, for the simple and sufficient reason that a large proportion of us will not be fit for it. Thus we are bound to take the most energetic action possible to prevent each and every cause of destitution, whenever and wherever we find it in operation, even though we may believe that each successive victory, whether over one cause or the other, will, in itself, render unnecessary a great deal of the subsequent campaign.

And first with regard to what is commonly known as "sweating," the grim fact that, among the sixteen millions of adult wage-earners there are a huge uncounted multitude whose condition, even when in constant employment, brings them within the classic definition of the House of Lords Committee in 1890: "Earnings barely sufficient to sustain existence: hours of labour such as to make the lives of the workers periods of almost ceaseless toil: sanitary conditions injurious to the health of the persons employed and dangerous to the public." These sweated workers are, of course, not women only. The unskilled labourers of our great industrial centres, even some of the worst paid of the handicrafts of men, are in no better circumstances. Alike in London and in the provincial

towns, and even in the rural districts, we find innumerable cases of the same adverse conditions, notably in all the nooks and crannies of the industrial world where the work is done in the worker's own home, or under "the little master" or otherwise than within the organisation of the factory system or "great enterprise," upon which better conditions can be enforced. The families of all these sweated workers are, it is clear, chronically destitute of one or other of the necessaries of life. No sweated worker, for instance, can afford to buy fresh milk for her child, still less pay for medical treatment either for herself or any member of the family, whilst the tenement of the low-paid operative is chronically overcrowded, frequently to the point of insanitary and indecent occupation below any civilised standard.

Now, it requires only a little acquaintance with English industrial history to recognise that the evil of sweating is not only an old one, but also a diminishing one. A century ago the greater part of the manual working-class was in the position that the minority of sweated workers are to-day. The nation has succeeded in rescuing large sections of the wage-earners—notably the coal miners and the cotton operatives, who were once amongst the most "sweated" of all workers—from the morass of sweating and consequent destitution, in which, at the beginning of the nineteenth century, they were sunk. The means by which the area of the morass has been lessened are known to us. We, as a community, know, by practical experience, exactly how sweating has been prevented, and how the rest of the morass can be drained, as soon as we, as a community, choose to take the necessary action.

Our first expedient, it is instructive to realise—the one that seemed to the enlightened folk of the time inevitable and mere commonsense—was to deal with the sweated workers by the Poor Law. When a man or woman could, by constant toil, earn less than enough to maintain himself and his family, the remedy was Poor Relief—what was, in the South of England, afterwards called the "Rate in Aid of Wages." When the sweated worker or his family fell ill, the Poor Law doctor visited them and gave them bottles of medicine. When the sweated weaver or the agricultural labourer succumbed under his privations, it was the Poor Law Authority that buried him, and doled out the barest subsistence to his widow and orphaned children. And as all these activities of the Poor Law Authority in relieving the destitution of the sweated worker, did nothing to prevent sweating, the sweating went on year after year creating more destitution to be relieved. In fact, things got worse. The Poor Law relief of the destitution caused by sweating acted as a sort of "bounty" to those trades and those employers not paying full subsistence wages, and led to a constant extension of the system. What was happening was an ousting of the self-supporting by the parasitic industries. "Whole branches of manufacture," eloquently summed up the Poor Law Commissioners of 1834, "may thus follow the course, not of coal mines, or of streams, but of pauperism; may flourish like the fungi that spring from corruption, in consequence of the abuses which are ruining all the other interests of the places in which they are established, and cease to exist in the better administered districts, in consequence of that better administration."

Gradually we learnt a better way. In 1834, by the

dramatic revolution recommended by the Poor Law Commission, we turned all these sweated workers out of the Poor Law, and peremptorily stopped the "Rate in Aid of Wages." It must for ever remain as a blot on the memory of the Whig Government of that date that this harsh, and in some of its applications inexcusably cruel measure, was not accompanied either by any systematic prevention of sweating or by any new provision for those who were ousted by the method of reform employed. Fortunately, in the very same decade, on the inspiration of Lord Shaftesbury and another school of reformers, we were slowly and tentatively applying a new expedient in the legislative enactment of minimum conditions of employment, below which no worker was allowed to fall. This expedient—the collectively prescribed "Common Rule" of minimum conditions—was what the organised workmen had long been striving for in their Trade Unions, and what they have since more and more elaborated in their formal agreements with the organised employers in each industry. Lord Shaftesbury and his successors got the same expedient embodied in the long succession of Factory and Workshop Acts, Mines Regulation Acts, Merchant Shipping Acts, Railways Regulation Acts, Shop Hours Acts and now the Trade Boards Act. Beginning at first with children, and gradually extending to young persons and women, this labour code has only tardily and imperfectly come to include adult men. Starting only with textile factories, its range gradually widened so as to take in coal mines and paper mills and potteries; all other factories; then all sorts of workshops and ships and railways and industrial enterprises of all kinds. Dealing at first only with sanitary conditions and hours of labour, the "National Minimum" is now

coming to apply, in trade after trade, even to the rate of wages and the list of piece-work prices. In the United Kingdom, whilst this "Labour Code" has already prevented perhaps the greater part of the sweating that used to exist, we have as yet stopped short of any complete and consistent application of the remedy. Many classes of workers, and several of the conditions of employment yet remain untouched, and open to the "sweater." In New Zealand and Australia very nearly every wage-earner, in very nearly every industry, finds, under the Arbitration Courts and Wages Boards, this democratically prescribed "National Minimum" of wages, leisure and conditions of health and safety definitely guarding him against the possibility—not, it is true, of unemployment, but of being sweated—against having to submit to "earnings barely sufficient to sustain existence; hours of labour such as to make the lives of the workers periods of almost ceaseless toil; sanitary conditions injurious to the health of the persons employed and dangerous to the public."

We do not propose here to discuss the argument underlying this policy of the National Minimum, which has been demonstrably so successful in preventing sweating wherever it has been applied; nor can we stay to elaborate the particular measures still required in the United Kingdom before we shall be giving, to every sweated worker, the same sort of legislative security that we actually accord, with so much financial gain to the industry, to the Lancashire textile operative. The reader will find all these points, and all the objections that can be urged, dealt with in both technical treatises and popular manuals. We must content ourselves on the present occasion with repeating our opinion—an opinion from which we do not

think that any qualified economist will dissent—that if the "sweating system" is still with us, it is merely because we do not, as a community, choose to take the scientifically ascertained means of preventing it.

But although a universal and thorough-going application of the policy of the Factory Acts can, without any insuperable difficulties, secure a standard wage and standard conditions to every person who is actually in employment, it leaves untouched the problem of unemployment. The best possible Factory Act, like the most effective Trade Union, does not prevent the dismissal of the wage-earners from their situations at every decline in the employer's trade. We have chosen to assume, when we have troubled to think about it at all, that any wage-earner thus turned off will be readily "absorbed" by "the Labour Market"; and that he will at once find some other place. We realise now that this exposure of the workman's livelihood, and the whole conditions of existence of his family, to such extreme dependence on the ever changing volume of trade, is to subject him and them to an uncertainty which is both cruel and demoralising. Moreover, we cannot nowadays shut our eyes to the fact that many thousands of workmen are not able to find another place, without a delay which exposes them and their families to great hardship, and which is often so prolonged as to bring them, both financially and in personal character, to ruin. In a word, we have become acutely conscious of "the unemployed."

Unemployment is, of course, in the United Kingdom as elsewhere, no new thing; and there is no reason to suppose even that it prevails to any greater extent, or in any more extreme form, than throughout the past hundred

years. The number of workers unemployed in any one season, or in any particular year, fluctuates up and down; and although no exact statistics are available, it is certain that the depressions of past times were quite comparable in severity, and that they produced quite as much distress as those of our own day. Our own impression, indeed, derived from wide and prolonged study of all the facts, is that such years of acute crisis as those of 1816, 1841, and 1879, witnessed a considerably larger proportion of men out of work, and certainly more widespread destitution and misery, than anything that this generation has suffered. But the evil is so great, and the amount of destitution that it causes is so enormous, that any gratifying comparison with the past seems to us, in the twentieth century, out of place.

To the ordinary man of the middle or upper classes, "Unemployment" is apt to mean a condition in which, whilst the great bulk of the manual working wage-earners are in situations at wages—and here he may think vaguely of his coachman or his gardener—there are also the "unemployed"; a group, a special section, or a more or less permanent class, who for reasons which he cannot help suspecting to be in some way personal to themselves, find it impossible to get situations at all. Quite naturally, he thinks that, somehow or other, there is "not enough work to go round"; and his mind turns to schemes of getting "more employment," if not by "Relief Works," then by the results of a reformed tariff or by afforestation. Or, as a mark of enlightenment, he may prefer to concentrate attention on the possibility of regenerating, by means of "Detention Colonies" and perhaps emigration, the class whom he thinks of as "the unemployed," and he will

sometimes be charitable enough indignantly to deny that they are all "unemployable."

To the workman, "unemployment" is not the attribute of a special class, or indeed, of any particular period or place, but the invariable accompaniment of the wage-earner's life in the present organisation of industry. To him, "unemployment" means always the actual dismissal of some workman from his means of livelihood. He knows that such dismissals are always occurring, in all trades, to men of all degrees of skill, all ages, and all characters, quite irrespective of any personal circumstances or conduct. He sees that such dismissals take place from all sorts of causes. He realises, perhaps more clearly than any other class, how incessantly the volume of his particular service that is demanded by the world, waxes and wanes—through the cyclical fluctuations of national trade, the yearly succession of the seasons, the unaccountable changes in taste or habit or fashion, the invention of new machines, the discovery of new materials, the adoption of new processes, the shifting of industry or population from one locality to another, the bankruptcy of this particular employer, or the death of another. He is, therefore, keenly alive to the fact that the one thing certain about every wage-earning employment is its perpetual insecurity, and the one assurance is that the number of the dismissals, at any one moment, at any particular season, or during any given year, can never be predicted in advance. This chronic insecurity and this incessant liability to change seems to him to be becoming more and more characteristic of industrial life. And when the workman has lost his place, the weary, heart-breaking search for another situation may extend over a longer or shorter period of

his life, according to luck or circumstances. Sometimes a man who has been dismissed gets taken on somewhere else, with no longer interval (and therefore no longer cessation and loss of the family income) than a few days ; sometimes he has to wait until the slack season has passed over ; sometimes, again, he will hunt in vain for an employer needing an additional hand for as long as twelve months, or even longer ; and occasionally, he may fail ever to get taken on at all at the trade which he had cherished as his possession, either because it is being superseded, or because he himself has gradually become so elderly as never to take the fancy of any foreman. This, in one degree or another, is the experience that falls to the lot—excepting only in a few specially continuous occupations, in which a certain proportion of the men get, in effect, virtually lifelong employment—of practically every one of the sixteen millions of manual working wage-earners of the United Kingdom. Moreover, quite apart from these perpetual, and more or less frequent, dismissals from employment, which to the workman constitute the problem of Unemployment, there is a further and distinct evil. He is conscious of the existence all around him of a large class of men, of all ages and, like those in his own trade, of all grades of conduct and character, who pass their whole lives neither in employment nor out of employment—that is to say, they have never been fortunate enough to get any situation at weekly wages, and they have to subsist on a succession of brief casual jobs, of a few hours' duration, without assurance either of getting enough of such jobs in the week to enable them to live, or of getting so few of them as to make some other source of food indispensable. This large class of dock and wharf labourers, market and

warehouse porters and innumerable other kinds of casual workers, are the chronically "Under-employed" who form actually the bulk of the workers in certain industries, and a fringe about many others.

To those who have not actually experienced or not closely observed the life of the unemployed (and propertyless) man, it is difficult, without "sensationalism," and harrowing details, to describe the effect of prolonged Unemployment or chronic "Under-employment" on the family life. Meaning as it does, the lack of food, clothing, firing, and decent housing conditions, it punishes the women and children at least as much as it does the men. It punishes them not merely by physical hardship but also by the insidious moral degradation that, under the actual circumstances of destitution in an urban slum, almost inevitably accompanies it. For the able-bodied man himself, nothing is more demoralising than the disheartening and disabling search for work, the consciousness that wife and child are suffering at home, the sickness of hope deferred, the long periods of absence, the weariness of continual walking from one place to another, the necessary waiting about at factory gates and street corners, the inevitable temptation to accept the drink offered by more fortunate comrades. Yet this is the ordeal to which nearly every working-class family is exposed. At all times—even those that we of the propertied class call prosperous—many thousands of working-class families are simultaneously being subjected to this trial: at most times tens of thousands: and, every few years, hundreds of thousands. And bad as is the effect on family life and personal character of this spasmodic Unemployment, that of chronic Under-employment — the "casual"

existence of the dock and wharf labourer, and of tens of thousands of others of which he is the type—is demonstrably even worse.

If we contemplate that, even at the best of times, in the busiest of seasons, the number of men discharged from employment in the United Kingdom, certainly amounts to *several millions in the course of a year;* that there are, at any moment, several hundred thousand men seeking work and unable to find it during the current week; and that many tens of thousands of them, in one trade or another, are out of work for weeks and even months together—this at the best of times—it seems incomprehensible that a practical business community should permit such a state of things to continue. Even from the narrowest standpoint of wealth production, it is conceivably short-sighted. If at every temporary cessation of orders to a particular firm, the directors not only stopped the engine, but also turned all the machinery into the street to be rained upon, so that it was found rusty and unserviceable when new orders came in, the behaviour would not be more wasteful than the way the community treats its manual working wage-earners. And this analogy directs attention merely to the deterioration, under Unemployment, of the physical or mechanical powers of the man. It does not compel us to realise the deterioration of character which is the commonest result of a hopeless search for work. To the thoughtful workman, it is adding insult to injury when the propertied classes make it a ground for complaint and reproach that men who have been subjected by the community to the terrible experiences that we have indicated, suffer the almost inevitable consequences and become, in the end, "unemployable."

The failure of the directors of industry, the statesmen and the propertied classes generally, to realise the social wreckage which they are creating, is due partly to their lack of realisation of what Unemployment and Under-employment actually means in a working-class household, but partly also to a real callousness as to the economic waste, a callousness arising from the assumption that there will perpetually be a new supply of labour-force leaving school and begging for situations, at rates covering no more than the current cost of subsistence. If new machinery were obtainable in a similar way, without payment of the capital cost, for no more than its running expenses, the directors who, on every temporary cessation of orders, turned all their mechanical appliances into the street, would be financially justified, because they could always begin again with new plant without cost to themselves. As things are, they cannot afford to let their machinery be spoilt, whenever it has to stop, because if they did they would have to bear the capital cost of replacing it. This capital cost is exactly what the community as a whole has to bear with regard to each successive generation of human beings. The "new hands" at the factory gate, the youths and maidens, by whom the employer is perpetually replacing those who have been rendered "unemployable," have cost a large sum to rear. But this is not the whole expense to the community of the "wrecking" process. The spoilt machinery can be "scrapped," but damaged human beings cannot in this way be disposed of. The community necessarily finds itself bearing the expense of maintaining (whether in prison or in hospital, by invalidity or pensions in the workhouse) those whom

the organisation or disorganisation of industry has wrecked.

How have our statesmen dealt with this problem? Throughout the nineteenth century—in that Victorian era which thought itself so clever in its "Political Economy"—the short and easy way of dealing with Unemployment was to refer the man out of Employment to the tender mercies of the Poor Law. To the unemployed man who could find no situation, as to the chronically under-employed man who could not live on his few jobs, the Poor Law offered—alike to those who had exhausted the savings of painful thrift and to those who had never saved—prior to 1834, the extraordinarily demoralising Outdoor Relief of the "rate in aid of wages"; and after 1834, the deliberately deterrent conditions of confinement in the Workhouse. For the most part, the man who is chronically under-employed refuses (as it was desired and intended that he should) to accept Poor Law relief on the terms on which it is now offered, especially as it involves the breaking up of his home, and the entry of his wife and children into the Workhouse. Thus, so far as the decent, self-respecting, and respectable workman is concerned, the Poor Law effects nothing. But this is not the worst of it. As the penal relief that is offered, the deliberately deterrent conditions of the Workhouse for the able-bodied, cannot be made sufficiently deterrent on the side of the physical requirements of life—seeing that even the harshest Workhouse must afford enough food, clothing, warmth, and sleep—the deterrence has to be secured by offering mentally penal conditions—shame and disgrace, degrading toil and brutalising associations. Hence it is accepted, normally, only by the lowest and

most demoralised men. And to just this section, the conditions of the Workhouse are not deterrent! To the casual labourer of a certain type, as to the habitual vagrant, the abundant coarse food, the warmth, the long hours of sleep, even the promiscuous bad company, that he finds in the harshest Workhouse, are quite acceptable for a spell, whilst he is recovering from his last debauch, or waiting for the weather to get warmer. Thus the whole of the Poor Law provision for the able-bodied man—obviously futile in preventing Unemployment, and to the decent workman useless even as a means of succour—becomes actually a series of spasmodic subsidies to the system of chronic "Under-employment," the evil consequences of which it promotes and extends. It is, in effect, a modern form of "Rate in Aid of Wages," applied as a sort of bounty in the lowest and more demoralised grades, as if it had been desired to subsidise the particular way of engaging "hands" which has proved to be the most socially pernicious!

But there is no end to the injurious results of our barbarous way of dealing with the unemployed man under the Poor Law. An obvious reaction of the penal Casual Ward is the philanthropic Free Shelter. Wherever there are destitute people who will not, for good reasons or bad, go into the Workhouse, we see developed an array of spasmodic and unsystematic voluntary charities of one sort or another—shelters and soup-kitchens, the winter distribution of food on the Thames Embankment, and so on. These voluntary agencies give, as a rule, only the barest momentary relief, in food and lodging—they can afford no more—but they give it without the degrading conditions of the Workhouse, often, indeed, with the

most praiseworthy love and devotion. This form of treatment of the unemployed man, whilst it gives us no solution, actually serves as a subsidy to the system of "casual" and under-employed labour, just as the Poor Law does. Whether its total effects are better or worse than those of the Workhouse is a question that may be left to the reader's own judgment.

Dissatisfied both with Poor Law relief, lax or strict, and with the spasmodic benevolence of the charitable and the religious, the community turned in despair towards the latter part of the nineteenth century to "Relief Works." The idea of "setting the poor to work," of "organising the unemployed" in mutually supplying each other's needs, of "bringing the landless man to the manless land," and so on, which has captured the imagination of successive reformers for three centuries, came once more into vogue. But all sorts of experiments, voluntary and municipal, gave only the same invariable and disappointing result. The essential feature of all kinds of "Relief Works," or plans for "finding employment for the unemployed," is that of waiting until men have been discharged from their situations, and are unable to find others; and then of taking on, at wages, at the artificially invented enterprise, the men thus "unemployed." But these men, at any particular time and place, are of the most diverse kinds. There are casual labourers and "navvies," painters and carpenters, tailors and grooms, shop-assistants and cab-drivers. In order to employ them all, the enterprise must be something that they can all help at. Hence it is impossible, with any given group of "unemployed" men, even if the capital and directing ability were available, to undertake the supply of anything

that the community might require, or to start any industrial undertaking of any high type—the making of any commodity in a factory, the building of a ship, or even the erection of a house—because this involves having an exactly proportionate number of each of a series of different kinds of skill and labour. The heterogeneous crowd of men who happen to be simultaneously "unemployed" at any given place and time can practically be put to nothing but digging—that "ground work" which is the special craft of the navvy, and which all other men do badly! The idea that the crowd of unemployed townsmen could be successfully put to agriculture—that they could, without training, grow food for each other—proved, it need hardly be said, as great a delusion as they could build an ocean liner or run a machine shop. In despair, they had to be put to road-making, or cleaning away a hill, or filling a swamp. And when such piece of "digging" is invented, in order to employ the unemployed, it is almost invariably found to cost so much in management and supervision, use of plant and tools, purchase of incidental stores, hire of horses and carts, etc., that it would have been as cheap to the community to have given the men their wages in return for marching up and down the ground all day! And such a course would be hardly less demoralising than the solemn pretence of "Relief Works," which inevitably produce a bad effect on the men employed. It is not in human nature continuously to put forth one's full stroke, on a job which one knows to have been invented for the sake of giving employment, under a foreman who knows it also, with a universal feeling that the longer the job takes the better the purpose will be served for the sake of which it was

undertaken. And to get into a habit of "slacking" is, in foreman and labourer alike, subtly demoralising. Thus, to provide Relief Works for the unemployed, whatever form they take, is—without in any way preventing the occurrence of unemployment—not only to subsidise the specially evil system of "casual" labour but actually to deteriorate the labourers themselves.

There is, we think, an almost universal feeling that all these methods of dealing with the Unemployed—indispensable as they may be in an emergency—result in little but failure. Resembling each other, as they do, in a common failure, it is instructive to consider what other features they have in common. The Poor Law prior to 1834, and the Workhouse of to-day, the philanthropic Free Shelter and the Municipal Relief Works, all have the feature that they wait until men are actually thrown out of work—until Unemployment has occurred—and then try to relieve the sufferers; just as we used to wait until typhus had occurred, and then carried relief to the sufferers. All four methods agree, too, in a policy of delay, in asking the sufferers as long as possible to make shift for themselves, and only to present themselves for treatment when they can remain away no longer—just as the Poor Law does still, with regard to sick people generally, and just as the Parish Overseer did with regard to the sufferers from typhus. Finally, what these methods do for the sufferer from Unemployment, when they have got him under treatment, comes, in all four cases, to something very like that which the Poor Law did at last provide by way of relief for the typhus patient; it never prevented the disease from spreading, it seldom effected a cure, and it always had incidental bad results

on family life and personal character. Following the analogy, may we not say that we must discover some way of dealing with the social disease of Unemployment that shall be free from all these features, and that shall be comparable with the way in which the Public Health Authority has so successfully dealt with the equally fell disease of typhus ? We must aim, primarily, not so much at relieving the particular sufferers, but, by altering the environment, at *preventing the occurrence of the disease*—that is to say, at so changing the conditions that we may to a great extent render it unnecessary for employers to discharge men at all. We must aim, moreover, at limiting the disease where it does occur, to the narrowest possible area, and therefore at *dealing at the earliest possible moment with every case*—that is to say, we must give up all idea of " deterring " men who are out of work from making known their position and their needs, and we must, on the contrary, do our utmost to encourage them to come forward and have situations found for them. And, in order to do this, we must, as a community, accept the responsibility (as we do now, not only for typhus but for most infectious diseases) not only for *scientifically " treating " all cases of unemployment*, but also for providing, wherever necessary, as part of the treatment, the means of subsistence for the patient and his dependents. Only in this way (as with the hospital treatment of typhus) can we ensure that the treatment shall be effective for good, and shall, at any rate, not deteriorate the patient whom we subject to it.

Now, we do not claim that we have discovered, or that any one has discovered, any instant panacea against Unemployment, or any quite easy and perfectly certain

method of altogether preventing its occurrence. Social evils are not to be exorcised by any expeditious device. We may illustrate the position by an historical analogy. The framers of the great Report of the Health of Towns Commission in 1844 saw their way to the prevention of disease on a large scale, notably typhus. But this did not mean that they saw their way to prevent the occurrence of all disease whatsoever, or even to abolish all typhus straightaway. It took a whole generation of further scientific research and additional administrative experience to work out their policy and to put it into operation; to get anywhere near a satisfactory main drainage system and water supply, or adequate sanitary inspection and hospital isolation, even in the large towns; and, whilst much was at once achieved, and more has since been accomplished, in actually preventing the occurrence of disease, we are still, by the incessant perfecting of the *technique*, developing our disease-preventing organisation, and thereby still further lowering both the death-rate and the "damage-rate." The idea of actually preventing the occurrence of Unemployment, as contrasted with relieving the men after they have been thrown out of work, is in much the same position as the idea of actually preventing the occurrence of typhus was before the passing of the Public Health Act. The new public service of preventing the occurrence of Unemployment, and of scientifically treating all the cases that do occur, in such a way as to obviate the evil results, must necessarily take a long time to work out experimentally, and to bring into operation at all points of the industrial field. What we assert is that the economic discoveries of the past decade make clear, for the first time, not only the

several causes of Unemployment, in its different manifestations, but also the way in which the evil can be prevented. We can now see before us, as was never previously the case, a national policy dealing with every aspect of the problem, which, if deliberately pursued and experimentally developed, will progressively operate so as more and more to prevent the very occurrence of involuntary Unemployment and "Under-employment" in the mass to an extent, and within an approach to completeness, that we can hardly yet foresee; and which will enable us, at the same time, to apply such treatment to the sporadic cases that must necessarily continue to occur—cases that will be, for a long time to come, numerous enough—as will prevent deterioration of physique or character, either in the men thrown out of work or in their dependents.

This national policy, explained with much detail in the Minority Report of the Poor Law Commission (especially Chapters IV. and V. of Part II.) will be sketched in outline in the following chapter.

APPENDIX TO CHAPTER V

Notes and References

PAGE 88. What is known as "Sweating," in industry, was the subject of elaborate inquiry by a Committee of the House of Lords in 1888-1890; and the Report of this Committee (1890), with its voluminous evidence, affords still the most useful information on the subject.

A Short Bibliography of Sweating and . . . the Legal Minimum Wage (National Anti-Sweating League, 34, Mecklenburgh Square, London, 1906, price 3d.) gives a full survey of books and pamphlets on the subject. See, in particular, *Sweated Industry and the Minimum Wage*, by Miss Clementina Black (Duckworth: 1907); *The Case for Wages Boards*, by Miss Constance Smith (National Anti-Sweating League: 1908); and *Makers of our Clothes*, by Lady Meyer and Miss Clementina Black (Duckworth: 1909).

PAGE 90. For the treatment of "sweating" by parochial relief, culminating in the so-called "Allowance System," of the "Speenhamland Act," see the Minority Report of the Poor Law Commission, 1909, Part II., ch. i. (pp. 437-8 of official 8vo edition), and the contemporary authorities therein cited. See also *The State of the Poor*, by Sir F. Eden, 1797, Vol. I., pp 575-7; *The History of the English Poor Law*, by Sir George Nicholls, Vol. II., p. 131; *Pauperism and the Poor Law*, by Robert Pashley, p. 258; and Report of the Poor Law Commissioners, 1834 (pp. 121-7 of reprint of 1905).

PAGE 91. See, for all this development, *The History of Factory Legislation* (King: 1910), by Miss B. L. Hutchins and Miss Amy Harrison (Mrs. F. H. Spencer); and the chapter entitled "Social Movements" in the *Cambridge Modern History* (ch. xxii. of Vol. XII). The economic argument for these prescribed "Common Rules" is given, with answers to objections, in our *Industrial Democracy* (pp. 715-806); and, more succinctly, in *Socialism and National Minimum* (Fifield).

The student will find the very successful Compulsory Arbitration and Wages Boards legislation at the Antipodes well described in *State Experiments in Australia and New Zealand*, by the Hon. W. P. Reeves (2 vols., 1902); *Newest England*, by H. D. Lloyd (New York: 1903); and *New Zealand in Evolution*, by Guy H. Scholefield (Unwin: 1909); or, more briefly, in the new Introductory Chapter to our *Industrial Democracy*. A more critical account will be found in *State Regulation of Labour and Labour Disputes in New Zealand*, by H. Broadhead (Whitcombe & Toombs: 1908); and in the Report on Wages Boards and Industrial Conciliation and Arbitration Courts of Australia and New Zealand, by Ernest Aves (Cd. 4167, 1908).

PAGE 93. On the subject of Unemployment and the Unemployed the literature is endless. An extensive classified list will be found in the *Bibliography of Unemployment and the Unemployed*, by Miss F. I. Taylor, 1909 (P. S. King & Son). The Minority Report of the Poor Law Commission (Part II.) includes a compendious survey of the history of the subject for the past century, an account of the various experiments tried,

a description of the different kinds of unemployment and unemployed, and detailed proposals for dealing with the problem. By far the weightiest and most scientific monograph is *Unemployment, a Problem of Industry,* by W. H. Beveridge (Longmans: 1909). See the papers and proceedings of the Unemployment Section of the First National Conference on the Prevention of Destitution (P. S. King & Son: 1911); and *Unemployment,* by Cyril Jackson, L.C.C. (Longmans: 1910).

PAGE 102. As to the experience of "Relief Works" of every kind, and of other forms of provision for the unemployed, when we have let unemployment occur, see the works already cited. But the Report to the Poor Law Commission by Mr. Cyril Jackson and the Rev. J. Pringle on the effect of employment and other forms of relief of the unemployed (Wyman: 1910) should be studied; the Board of Trade Report on the Agencies and Methods of dealing with the Unemployed in certain foreign countries (Cd. 2304, 1905); and *The Vagrancy Problem,* by W. H. Dawson (King: 1910).

VI

How to Prevent Unemployment and Under-employment

It is so difficult for those who do not belong to the wage-earning class to realise the position of the household dependent on weekly wages that we must, at the risk of wearisome iteration, once more insist that the evil with which we are dealing is not any abstract "state of the labour market," but the dismissal of a workman from his situation, the breach of continuity in his employment involving, as this does, so serious a dislocation of his own life, and of all the conditions of his family existence. It is obviously far better to prevent a man from losing his situation, if this can be done, than to let him be thrown out of work, with all the delay, trouble, loss, and dislocation involved in getting him into a new situation. What we have to do, it is clear, is to deal one by one with the causes that lead to workmen being discharged, and see, in the first place, how far it is possible to arrest their operation. And in this survey the reader must have the patience to be content to consider one cause of Unemployment at a time, and not to make it a ground of complaint, with regard to each specific proposal, that it does not deal with all the causes together.

(*a*) *The Cyclical Fluctuations of Trade*

Now, of all the causes leading to workmen being discharged, one stands out conspicuously. Apart from the circumstances of individual employers, or the defects of particular workmen, we find, throughout practically all industries, a periodical "reduction of hands," or even temporary "shutting down" of works due to "bad trade." These waves of depression, affecting all trades in all countries, show themselves in a diminished volume of business and a lessening of production, involving, in the United Kingdom alone, the dismissal of hundreds of thousands of workmen, from absolutely no fault or shortcoming of their own. And when, in such a time of depression, a workman loses his place, the Trade Union records prove that, even the best of workmen, with the most unblemished of characters, may possibly be many months before he can regain employment. These "cyclical" and international depressions of trade, which are seen to operate quite irrespective of seasonal fluctuations, industrial revolutions or personal shortcomings, obviously account for a great mass of Unemployment, though, of course, by no means the whole of it.

Can this large proportion of quite undesired dismissals and quite involuntary losses of situations be prevented? The answer now is that, to a very large extent, at any rate, it is within the power of the Government to prevent them from happening, by rendering them unnecessary. We cannot prevent the cyclical depression itself, for its causes are beyond our grasp, even beyond our certain knowledge, any more than we can stop the East Wind. But because we cannot stop the

East Wind there is no reason why it should be allowed to give us all cold! There is such a thing as an overcoat. What is suggested is that it is within the power of the Government, and of the Government alone, to make such arrangements as will prevent the cyclical depressions of trade from causing the total demand for commodities in the country as a whole to fall off; from lessening the amount of orders that reach the whole body of employers, and therefore from necessitating, *in the aggregate*, any reduction of staff or dismissal of workmen owing to lack of business.

Let us consider how much the recurrent cyclical depression amounts to. The proportion of men in employment among the three-quarters of a million Trade Unionists entitled to "Out of Work Benefit" varies from 98 per cent. in good years to 89 per cent. in the worst years. According to the best available statistics, as given in evidence to the Poor Law Commission, the amount spent in wages in the United Kingdom in the best year of the past decade may have reached £700,000,000, employing on an average, perhaps, sixteen million wage-earners of all ages and both sexes. The corresponding amount in the worst year of the decade can, we are assured, hardly have been less than £680,000,000, employing, on an average, according to the same calculation, fifteen millions five hundred and fifty thousand operatives. And let no one cavil at the figures, which do not profess to be more than the roughest of estimates, upon the accuracy of which the argument does not depend. What we have to realise is that, even in the blackest period of trade depression, something like fifteen-sixteenths of all the wage-earners still find employment, and something like 95 per cent. of

the highest aggregate of good years is still being paid in wages. In fact, in the last decade, judging from all the available evidence, it was the falling short of little more than two or three per cent. of the total wage bill—of something like fifteen or twenty millions sterling—that made the difference between a year at the top of the "boom" and a year at the bottom of the "slump" the former with its overtime, its night and day shifts, its mad rush to open more mines, to build additional mills, to launch new ships, its feverish over-production; the latter, with its bankruptcies of thousands of employers and its harvest of semi-starvation, misery and degeneration to perhaps two or three hundred thousand workmen's homes. Meanwhile, during these same ten years, the Government, national and municipal, was spending, on an average, something like £150,000,000 a year —actually eight or ten times the amount of the difference in the total wages bill between one year and the other—in works and services, *practically without heed to the contemporaneous state of the Labour Market*, blindly giving its orders just when each head of a department thought fit, and in the aggregate to an approximately equal amount each year. It is calculated by Dr. Bowley, the Reader in Statistics at the University of London, who is undoubtedly the greatest living authority on the subject, that, if only 3 or 4 per cent. of the Government orders year by year were reserved, to be executed all together when trade began to fall off, this would counterpoise the cyclical fluctuation, so far as all the industries are concerned in which cyclical depressions are at present met by dismissal of hands instead of going on short time. The re-arrangement in this way of no more than forty millions

of expenditure during the whole of the decade 1897-1906 would have smoothed out all the yearly fluctuations in the volume of business during this period, and would have made the national aggregate demand for labour in these industries approximately uniform one year with another.

Here we have our overcoat against the East Wind ! Without securing an approximate uniformity, one year with another, in the aggregate demand for labour in the community as a whole, it is clear that Unemployment on a large scale cannot be prevented. The only possible way in which that uniformity can be secured is, so far as can be seen, the use of the Government orders as a counterpoise to the uncontrollable fluctuations in the other orders. If this involved stopping all the Government orders in the good years and doing all the Government work in the bad years, the proposal would be an impracticable one, because the Government business must go on continuously, whatever the state of the Labour Market. But if the desired end can be achieved by rearranging, within the decade, no more than three or four, or even six or eight per cent. of the work that would otherwise have been done evenly year by year—*if it can be even partly achieved, and the loss and misery only to that extent prevented* —it is impossible to believe that so relatively small a readjustment is not possible.

We have sometimes been asked, in what way this proposed manipulation of the Government orders for works and services, so as to employ men in the lean years of the decade, who would otherwise not be then employed, differs in its nature and in its results from the policy of Relief Works which is now so universally condemned.

In reality, the two policies are poles asunder. It is not a matter, as is sometimes supposed, of doing work which is of genuine public utility and actually required by the community. Nor does anything turn on the rate of wages paid. What gives to Relief Works their evil character, whether or not they are of real public utility, and whatever rate of wages is paid, is that the men employed upon them are taken on *because they are unemployed.* Accordingly, Relief Works are of the nature of relief, not prevention. They do not prevent the occurrence of Unemployment; they do not prevent that breach of continuity in the workman's industrial life which is, in itself, so harmful to him. They merely come in, by way of succour, after the breach of continuity has occurred. And by having *to take on only those men who have already been thrown out of work, and taking them on because they have remained out of work,* the managers of Relief Works necessarily find themselves saddled with a heterogeneous crowd of workmen, who are not individually picked out for employment because their specific services are required, in exactly due proportion one to another, and because these individual persons have proved themselves in competition among all the candidates, the best fitted, by character and skill, for the particular vacancy; but are taken *en bloc,* whatever their several qualifications and antecedents, just because they happen, at that particular time and place, to be together unemployed. Now, it is characteristic of any industrial enterprise of remunerative character in our own day, that it involves a high degree of organisation, division of labour, the employment of the various grades and kinds of workers required in a certain exact proportion one to another, and so on. The result of not

being able, in anything of the nature of Relief Works, to pick exactly the men having the skill and antecedents that are required, and of having, instead, to take on a heterogeneous crowd, is that no industrial enterprise of any highly organised character can possibly be undertaken, and the work accordingly hardly ever can be remunerative, or, indeed, of public utility, and can certainly never form part of normal productive industry. But it is not so much in the extravagant cost, or in the wastefulness, or in the lack of real utility that the evil of Relief Work lies. It is in their bad effect on the character of the men whom they are intended to succour. The taking on of the heterogeneous crowd, not to work each of them at his own trade, for his own Standard Rate, but to labour at some common occupation that can simultaneously find employment for them all; which is known to have been undertaken merely in order to give them employment; from which they cannot practically be dismissed, and where they receive wages at a rate arbitrarily fixed with a view to what they can live on rather than to the market rate for any particular kind of labour, inevitably has an adverse psychological reaction on the men themselves and on the foremen over them.

Now, contrast this with the proposal to give out the Government orders for works and services unevenly, and more in the lean years, rather than evenly year by year. The mere fact that, on the Index Number of Unemployment beginning to rise, the Government puts in hand slightly more building work than would otherwise have been the case, orders rather more printing, somewhat increases its usual shipbuilding, raises this year the amount of its orders for blankets and sail-cloth above

the normal, and temporarily accelerates the rate at which the telegraph wires are being laid underground, and the telephone is being extended to every village, would not mean the taking on of any crowd of unemployed workmen anywhere. What it would mean, in the first place, would be that various building firms and printing establishments all over the country would find themselves relieved from the necessity of turning off men; some shipbuilding yards would be able to abstain from reducing hands; the mills producing blankets and sailcloth would not need to go on short time, and the contractors for the telegraph and telephone extensions would find themselves continuing in employment, and placing upon the Government work members of their staffs whom they would otherwise have had to dismiss. All this prevention of discontinuity in the employment and wages of tens of thousands of workmen all over the kingdom, and, for that matter, also in the profits of hundreds of employers, would, as we have already indicated, automatically result in preventing much other discontinuity elsewhere. Even the gramophone makers might find themselves continuously, instead of intermittently, employed! And where employers, by reason of the enlarged Government orders, had actually to engage additional men they would do so, not with any view of "employing the unemployed" not even of confining themselves to the men who were at the moment actually out of situations, but deliberately in order to attract to their service, it might be from some other employers' service, exactly the kinds and grades of workmen, individually selected on their merits, as being the most skilful and the most regular workmen who could then and there be found, in exactly the due proportion

one to another that the expansion of the particular business required. There would in this way be no adverse psychological effect on the workmen, any more than on the foreman who selected them and supervised their efforts or on the employer who saw to it that the normal discipline of his establishment was maintained. Indeed, it would not even occur to any of them that there was anything "artificial" or abnormal in the Government order for sailcloth, for which they had successfully tendered, being this time 10 or 20 per cent. larger than it was the previous year.

We cannot now go into details as to how this re-arrangement of Government works and orders could most easily be undertaken. We must content ourselves with a few explanations to avoid the most usual misunderstandings. It is not suggested that the orders for any works or commodities that are actually required in any particular year should be delayed. The Government will not be asked to forego adding *Dreadnoughts* to the fleet, or buying the soldiers necessary boots or buttons, just because trade is temporarily brisk. What could be relegated to a ten years' programme, and put in hand only when trade was showing signs of falling off, are such items as one-half of the yearly appropriation for rebuilding and multiplying new post-offices, barracks, Metropolitan Police Stations and "section houses," departmental offices and other Government buildings (the other half, in addition to mere tenancies, sufficing for particularly urgent requirements); one-half of the normal annual provision for such stores as blankets, canvas, and Khaki cloth, of which there is always a large stock; the whole (or one-half) of the sum allocated annually to the gradual placing of telegraph wires

underground, and the gradual extension of the telephone into every little village ; the whole of such printing as the reports of the Historical Manuscripts Commission, and the official history of the South African War ; at least one-half of the annual expenditure on developing the Government forests and improving the property of the Duchy of Lancaster ; a considerable proportion of the Board of Education grants for the building of new training colleges and secondary schools ; some part of the year's normal ship-building other than the urgently necessary *Dreadnoughts*, such as the provision of cruisers, torpedo boats, etc., which can be built at one time as at another ; at least one-half of the annual appropriation for new rifle ranges and drill halls for the Territorial Force ; most of the capital expenditure of the Congested Districts Board in Ireland, and so on. And to this should be added the whole of the sums, amounting to more than a million a year, already placed at the disposal of the Development Commissioners and the Road Board. It is clear that there is, in the aggregate, a very large amount—out of which the total of four millions a year could easily be selected—and a very considerable variety of expenditure which could, without any appreciable inconvenience, be rearranged within the decade. This policy of using the Government expenditure to "regularise" the national aggregate demand for labour has, in fact, been expressly adopted in the Development and Roads Improvement Funds Act, 1910, in which Parliament laid it down that, in all proceedings under the Act, regard should be had to the state of the Labour Market.

Is it necessary to guard against the misunderstanding that there is here a proposal that the Government should,

in order to employ the unemployed, execute four millions worth a year (some "honest" critics said forty millions worth a year) of new work? It is not proposed that any work should be undertaken, or any order given, that is not already decided on quite irrespective of Unemployment. As a matter of fact, the proposed rearrangement of works, on a ten years' programme, involves literally no cost to the Government, and only the effort of "taking thought." There might even be economy in it, to be set off against possible incidental expenses (such as interest on temporary loans), because the expenses of production, even if standard rates of wages are maintained, are apt to be lower in bad years than in good; capital can be had at cheaper rates, and contractors are eager for business.

Nor is the proposal open to the criticism that any such rearrangement of Government work would create as much Unemployment in the good years as it would prevent in the bad years. What might be lessened in times of brisk trade, by the Government withholding and reserving a fraction of its orders, would be the lengthened hours of work, the night shifts, the "cribbing" time in defiance of the Factory and Workshops Acts, the overtime and the pressure, which are harmful in themselves. But to a large extent the regularisation of the national aggregate demand for labour, which the rearrangement of the Government works would produce, or at any rate tend towards producing, would mean a real addition to the productivity of the nation. It is not commonly remembered that, in our present industrial anarchy, capital is periodically unemployed as well as labour. At every depression of trade furnaces are blown out, ships are laid up, mines are shut down, works are closed, plant and machinery lies

idle, mills run only half-time, warehouses and shops find their turnover reduced far below their capacity, capital in mobile form heaps up at the banks, the gold reserve swells at the Bank of England, and the rate of discount goes down to 2 per cent. If, by a regularisation of national demand, we prevent this recurrent idleness of capital, concurrently with the involuntary idleness of unemployed men, we make a real addition to the national product, increasing both profits and wages.

We do not assert that it is practicable for the Government to "regularise" the demand for labour in any particular trade, but only the aggregate of demand in all industries together. To this extent, accordingly, the proposed regularisation of the aggregate might still leave periods of great pressure in some industries, and of unemployment in others. These would usually be greatly mitigated. But as the Government works and orders, though extending to nearly all trades, form only a tiny proportion of the business of some of them, we must contemplate that any possible rearrangement would directly affect such trades only to a very slight extent. Here, however, must be remembered what the economists know as the "reverberation" of Unemployment. There seems, for instance, at first sight, no way by which any redistribution of Government works and orders could prevent the falling off in the production of gramophones in a Surrey village. The Government does not buy gramophones. But consider how it happens. In good years, the shipbuilding yards of Jarrow or Sunderland are humming with business. The shipwrights earning regular wages make busy all the little shops that supply their household needs. These little shops make busy the

wholesale houses in London and Manchester and Newcastle, and these again the manufacturers all over the kingdom, and even, at every port, the importing merchants, and the dock-labourers. And among all these people there are some who are ordering gramophones, and thereby unconsciously keeping in regular employment in some Surrey village the skilled artizans who make them. Let now the slump in shipbuilding come, and Jarrow and Sunderland be rendered desolate. If profits fall off, and men are unemployed all along the line, there are fewer gramophones ordered. It is easy to see how the mere "reverberation" throws the gramophone maker out of work. Now, if the proposed rearrangement of Government orders kept the national aggregate demand for labour and therefore the national aggregate of wages, approximately uniform year by year, there would—even if the Government itself did not buy a single gramophone—never be any gramophone makers thrown out of work merely by reason of a general depression of trade, though, of course, other causes might operate to make the demand for gramophones fall off. And the same would be true of innumerable other industries, and indeed, to some extent, of all industries. The very depression itself creates in every direction more depression. Prevent it in one industry and you, to a corresponding extent, prevent it in others. Regularisation of the aggregate would tend greatly to regularisation of every part of the aggregate. We put, therefore, as the indispensable preliminary to any effective prevention of Unemployment, the deliberate use of the Government orders for non-urgent works and services, as a means of regularising the national aggregate demand for labour year by year, so that the aggregate

volume of employment *in the community as a whole* may remain fairly constant.

Finally, we have to meet the objection, often hastily put forward by someone priding himself on his knowledge of Economics, that the attempt of the Government to increase the volume of employment in the lean years must necessarily fail, because the Government can only increase its spending power at the cost of diminishing the individual spending power of the ratepayers and taxpayers. We are, in fact, invited to believe that any increase in the Government orders for works and services causes, in this way, just as many coachmen and gardeners to be dismissed, or as many theatrical workers or waiters in holiday resorts to suffer from a lessened expenditure on amusements, as it causes operatives to be employed upon Government orders. But this is a simple economic fallacy. It assumes, that what the Government spends the individual taxpayers will have to forego spending. It assumes, moreover, that the same amount of capital is employed year by year. Neither of these assumptions is true. There is, as we have already mentioned, as much Unemployment of capital as there is of labour; and in the lean years there is always any amount of capital, in every conceivable form, from mines to machines, from excessive stocks of raw material to swollen current accounts and Bank of England gold reserve, which is only begging to be used. Nor does the Government, in order to rearrange the 3 or 4 per cent. of its orders, in such a way as to concentrate them in the lean years, need to diminish the income or lessen the spending power of any taxpayer whatever. All that it need do is to execute the works in the Ten Years' Programme, when the time comes, out of

short loans; borrowing, in fact, in the lean years, some of the capital then lying idle, and repaying the whole within the decade by a ten years' annuity. The fact that the owners of this capital find themselves earning interest on it, which they would otherwise not have received, does not, it may be suggested, lead them to dismiss any gardener, or spend less on their amusements.

(*b*) *The Seasonal Variations of Employment.*

We come now to the second great cause of terminations of engagements among the wage-earners, the "seasonal" fluctuations of business, which prevail, to some extent, in almost all trades, whilst in some they amount to devastating tidal waves. These seasonal fluctuations may arise from the annual succession of seed-time and harvest, or of winter and summer; or they may be dependent on such social arrangements as the dictates of fashion, terms and vacations, city gaieties and seaside holidays. To hundreds of thousands of workmen's homes they mean, at present, the cessation of employment and of means of subsistence for many weeks, and sometimes months, in every year. Here, again, it is impracticable to stop the fluctuations in demand. But here, also, it is not necessary that the fluctuations should be permitted to work havoc with the workers' lives.

So long as we confine our attention to any one trade, the seasonal fluctuations in the demand for labour seem to be not only inevitable, but also without effective remedy. But it is one of the discoveries brought to light by the Poor Law Commission that there is practically no seasonal fluctuation in the demand for labour *in the community as a*

whole. Though there is a slack season in nearly all trades, this occurs at different parts of the year. There is, as the Board of Trade, from accurate statistics of the past decade, is able positively to testify, no month in the year in which some great industry is not at its very slackest, and equally no month in the year in which some great industry is not at its very busiest. Thus, taking the actual facts of the last ten years, whilst January is the slackest month in iron-mining and the furnishing trades, it is actually the busiest at the docks of London and many other ports, and one of the busiest for coal-mining; in February the plumbers have most unemployment, but the papermaking trade is at its briskest; in March and April the coopers are at their slackest, but the steelsmelters, the textiles and the furnishing trades are busy; May and June are the worst of all months for the great industry of coal-mining, as well as for the London dock-labourers, but they are the best of all months for the wide ramifications of the clothing trades, as well as for mill-sawyers; July sees the iron and steel and tin-plate works at their lowest ebb, but the railway service and all the occupations of the holiday resorts are near their busiest; in August and September the paper-makers, printers, book-binders, textile operatives, and tobacco-workers are more unemployed than at any other time, but (besides the holiday resorts) all forms of agriculture harvesting are at their height; the clothing trades are at their very slackest in October, but the iron and steel works are then at their busiest; November, on an average, sees the least shipbuilding in progress, but it is the best of all months for printing and book-binding, tobacco and tin-plate, and for most of the metal trades; December is the worst of all months for carpenters and

engineers, mill-sawyers, and coach-builders, leather-workers and brush-makers, but then it is the best of all months for coal-miners, the very extensive theatrical industry, the Post Office service and the producers of gas and electric light. In fact, when we come to think of it, we nearly all of us get our incomes week by week, or quarter by quarter, throughout the year; and we nearly all of us spend our incomes as we get them. We do not spend them each week in the same way. Sometimes most of us are buying clothes, and sometimes, most of us, holiday amusements; and this variation in demand causes the seasonal fluctuations in particular trades. But week by week we are all using or consuming much the same amount in the aggregate, and therefore setting to work, in the aggregate, the same amount of labour. Putting it definitely, we may say that if we could get accurate statistics of the total number of wage-earners in employment in the United Kingdom this week we should find it to be very nearly identical with the total number for any other week of the present year. This is almost certainly true with regard to the great mass of unskilled and only slightly specialised labour. The seasonal alternations of over-pressure and slackness to which so many workers are subjected, with such evil results, are due only to failures of adjustment.

Now, it is not suggested that there is any way by which the local and temporary supply of each particular kind of labour can be precisely adjusted to the local and temporary demand for it. But it is clear that, if only we put a little more deliberate organisation into the matter, a great deal could be done to avert the worst of the calamities. As a matter of fact, since the Minority Report was published, the National Labour Exchange

which the Board of Trade is now conducting, has proved, in case after case, that Seasonal Unemployment can often be prevented. It has often been found practicable to prevent any cessation of wage-earning or loss of income in a temporary slackness, either by finding without any delay, sometimes even before dismissal has taken place, the requisite situations in another town, or in another occupation, which is actually needing more hands. What is needed to make this general is little more than a full and complete use of the Labour Exchange by masters as well as by men, *before Unemployment actually occurs*—every employer in the kingdom giving (as it now rarely occurs to him to do) as much previous notice as possible to the Exchange of his intention to reduce his staff; every labourer in the United Kingdom going straight to the Labour Exchange as soon as he becomes aware that he is likely to be, or actually is, discharged; and every employer in the kingdom, individual or corporate, giving to the Exchange the earliest possible *previous* notice of every prospective increase of staff, as well as of every actual vacancy. The national aggregate demand for unskilled and only slightly specialised labour remaining week by week remarkably constant, telephonic intercommunication and prompt advance of railway fares will, in the vast majority of cases, achieve the desired result. We need not suggest that the skilled and specialised worker can always be so provided for; or that it would be always desirable for the family to move. But when we remember that one-half of all the wage-earners are technically unskilled labourers, or workers of extremely slight specialisation; that many of them already habitually pass from town to town and even from occupation to

occupation as these alternate from slackness to briskness ; and that it is just in this class that we have ground for thinking the national aggregate demand (apart from the cyclical fluctuations of trade) to vary least from month to month, it is impossible not to believe that only organisation is required to secure practical continuity of employment throughout the year, in one occupation or another, in one locality or another, for the vast majority of such of these men as are in employment at all. With regard, at least, to the unskilled and unspecialised half of the wage-earning population, the existence of Unemployment through seasonal slackness means—in all but a few exceptional cases—merely that our National Labour Exchange is not yet completely at work, or is not everywhere being directed with intelligence and purpose.

With regard to the skilled and specialised worker, whilst something can be done to secure continuity of employment throughout a seasonal slackness by means of an intelligent organisation of the Labour Market, as the best Trade Unions and the most competent Labour Exchange managers have already proved, we need not suggest that temporary Unemployment can always be prevented. It is, in the skilled trades, usually impracticable to " dovetail " employment at any other occupation. It often involves too much cost and disturbance of family life to take advantage of a temporary situation in another town. We suggest that this is a case in which it costs more to prevent Unemployment than to provide for it. In some great industries, such as coal-mining and the textile manufactories, seasonal slackness is met by the expedient of " short time," which ought to be supplemented by insurance. Elsewhere we suggest that the

skilled workers should be helped, by Government subvention, to provide by insurance for Out-of-Work pay sufficient to meet all seasonal slackness. But, for every class of society, the deliberate organisation of leisure is as necessary as the organisation of work. We may foresee a time when these skilled workmen will be advised and assisted to spend their " idle time," which they have paid for by their insurance, partly in holiday excursions, and organised games, and partly in the technical and literary and music classes that the Local Education Authority ought to be providing.

(c) *The Under-employment of Casual Labour.*

We have left to the last, of all the forms of Unemployment, that which is most evil in its results, and has hitherto been the most intractable. The chronic " Under-employment " of the hundreds of thousands who, in all our great cities, live only by " casual labour," was discovered by the Poor Law Commission to be the cause of more pauperism than even phthisis itself, and to be far more destructive of family life and personal character. We all know the figure of the dock-labourer, fighting for the chance of a few hours' work at sixpence an hour ; the subsistence of his household depending on his getting a job that day ; and jobs never proving to be enough to go round the whole crowd of applicants. We have never yet been able to remedy this perpetual evil congestion of the market for casual labour—the chronic presence of 24,000 dock labourers in London to share among them the work that, on the busiest day that the port has known, could be done by 15,000 ; the similar competition at Liverpool

among 15,000 men, for work which never employs more than 10,000—because it was not discovered, until the other day, to what this chronic and ubiquitous over-supply of casual labour was due. We owe the discovery—perhaps the most momentous of this generation in the realm of economic science—to Mr. W. H. Beveridge. We know now that the cause is simply and solely the particular method by which the employers choose to take on their men. Wherever this method is used, the chronic congestion is seen in all places, at all times, in good years and bad, in slack seasons and in brisk. Where it is not used, the same inevitable chronic congestion does not exist. It is, in fact, the system of engaging men, not for regular weekly or monthly wages, but for casual jobs; and the method of taking them on, there and then, at the dock or factory gate, that creates the peculiar evil of Under-employment. As the men never know at what hour, or in what numbers they may be required, there is always a little crowd round each such place at which extra men may be engaged. Each such crowd tends to be equal to the number of men required at that place or by that particular employer on the busiest day. It suits the employer or the foreman that this should be the case, because he wants to be sure of never having to go short of labour; and the men are discouraged (or even forbidden) to go elsewhere in search of work. Thus, each employer keeps his own reserve of labour adequate to supply his needs on the busiest day. But the busiest day of one employer is not that of another, and not necessarily coincident with that of the port as a whole. Hence the sum of all the separate reserves necessarily and at all times exceeds the number of men required by the port as a

whole; actually, it seems, in London and Liverpool, by about 50 per cent. As the casual jobs are divided, more or less unevenly, among all the men in attendance, the result is, not that a third of the men are wholly unemployed, in which case they would perforce abandon the occupation, but that all the men are chronically "under-employed," wasting, on an average, something like one-third of their working time, and many of them two-thirds.

It is tempting, now that we have so clearly discovered the cause of the evil, to propose that it should be at once banned by Act of Parliament. The system of casual employment causes, indeed, such grave evils that we may one day be driven to prohibit it, just as we prohibited the Truck System. But it must be remembered that the system of casual hiring for the job is not confined to the docks and wharves. We find it in various forms, at every market and fair, almost, we may say, at every railway station. Moreover, in nearly all trades there is a fringe of "casual hands." To prohibit the taking on of a man for a temporary job, or to require that every such man should be guaranteed a month's employment, would be, under any system of government, a practical impossibility. Nor is any such prohibition required. The evil of Under-employment springs directly, as we now see, not from the casual jobs themselves, but from the maintenance of all the separate "reserve" of labour. This, in itself, involves the perpetual waiting about of more than enough men to do all the jobs. The remedy is plainly to substitute, for all these separate reserves, for all these "stagnant pools" of labour, one common reserve in each place, on which all employers would draw and from which all the casual labour would be supplied, and supplied on the principle of

dove-tailing the jobs, so that each man got, as nearly as possible, continuous employment; and in which there would accordingly remain no more than enough men to supply all the needs of the busiest day. This would leave employers of casual labour as free as at present to take on men for the briefest casual jobs; and to pick their men as they now do, or to give such preferences as they may choose. All that is required is that it should be imperative on them not to pick up their hands at their own gates, but to send, for such men as they require, whenever they require them, to the Labour Exchange, which would, in effect, maintain the common reserve for the whole town. The Labour Exchange, by dove-tailing the jobs, and thereby deliberately filling up as much as possible of the time of the men who were employed at all, would be able to secure, for these men, a regular five or six days of work in each week throughout the year. "Under-employment" would in that way be stopped, as, indeed, it has been largely stopped where the experiment has been tried, to the great advantage of both employers and employed.

(*d*) *The Absorption of the Surplus.*

But though it is possible to "decasualise" the casual labourer; and, without prohibiting casual jobs, to secure almost constant employment to those who are employed at all, this can only be done at the cost of something comparable to a surgical operation. We have, in fact, to cut away the existing surplus of casual labour. To substitute, for the many "stagnant pools" of chronically "under-employed" labour, a single reserve force in each town, to all the members of which something approaching

to continuous wage-earning can be ensured, involves the exclusion of a number of other men from the scrambling chance of casual employment on which they now attempt to subsist. This is naturally a grave operation. We may, indeed, make some beginnings at the task of decasualisation in times of expanding trade, relying on the probability that the excluded men will drift away and find employment on some new undertaking. But this is a cruel process, which falls very severely upon individual labourers and their families. It ought not, in our judgment, to be carried far; and it is indeed, never likely to be allowed to go on long, without a great outcry arising from those who are being excluded. The adoption of a policy of deliberate decasualisation must, in our opinion, be accompanied by an undertaking to make substantial and definite provision for every man who is thereby excluded. And, as it would, for many reasons, not be practicable to offer the alternative of maintenance to the whole mass of casual labourers whom we are going to exclude, decasualisation is practically dependent on there being found some means of absorbing into normal productive industry, at any rate, the great bulk of the men to be displaced by the improvement in industrial organisation.

Can this absorption be secured? The Minority Report of the Poor Law Commission describes in detail how it can be done, by the adoption of three social reforms, each of them urgently required and socially justified for its own sake; and all of them together ensuring the absorption, into steady employment of at least as many persons as the process of decasualisation would set free.

The first of these reforms—one to which the nation is already in principle committed—is the prevention of

excessive hours of labour on railways, tramways, and omnibuses. We do not wish to dogmatise as to what are excessive hours of labour, nor need we hazard any assertion as to the exact number of men now subject to such excessive hours. But it is clear, alike from official returns, from the evidence given at the periodical inquiries into railway accidents, and from personal observation, that quite apart from any cases of emergency, or extreme instances, there are, under certain railway companies, and certain tramway and omnibus administrations, though not under all of them, many thousands of men habitually or frequently employed for twelve hours a day or more; sometimes for eighty-four or even more hours in a week. Parliament has already prohibited such excessive hours, so far as railways are concerned; and the Board of Trade has power to call upon the companies to adopt more humane time-tables for their men. The process of reduction of hours is, in fact, already going on, though very slowly. All that is necessary is that, concurrently with any measures of decasualisation, it should be pressed forward on all railway companies, extended to tramway and omnibus administrations, and embodied in some reasonable definite maximum of permissible working time in any one day and in any one week. Our whole policy of Factory legislation is based on the principle that no shareholders, any more than other capitalists, have any moral right to cause or to allow their wage-earners to work in any way that is demonstrably injurious to the community as a whole; and excessive hours of labour, let the limit be fixed as may be thought fit, are now recognised as a grave social evil. If the necessary reductions were enforced concurrently with the measures of decasualisation, they would involve the

taking on by the companies of some thousands of extra men—not necessarily the particular men who would be extruded from dock-labour, but the best men that the companies could attract to their service, whose places the Labour Exchanges would then have to fill.

The second reform is of even greater urgency, and of wider scope. We have already mentioned the grave social evils resulting from the employment of boys and girls, from the time of leaving school until they reach manhood and womanhood, in occupations that teach them nothing, or nothing but evil, where they are subjected to irregular hours, and from which they gravitate almost inevitably into Unemployment. There is practically a consensus of opinion that, seeing that we cannot absolutely prohibit such uneducational employment of our adolescents, we must, at anyrate, retain them up to 18 for a portion of their time, under educational supervision and discipline. What, in short, is necessary is, as regards all employment under 18, the embodiment in our Factory Code and our Education Acts, of something in the nature of a " half time " or " sandwich " system, by which the youth will spend half the time at work and the other half at some continuation school or technical institute, in physical and technical training and organised recreation. Now, it is an incidental result of any such reform, on the necessity for which there is almost universal agreement, that it would, in effect, halve the supply of boy-labour and girl-labour; and thus involve the substitution, in many occupations (among them, we may hope, newspaper selling and carrying golf-clubs) of adults for adolescents, often of men and women too elderly for heavy work for boys and girls too immature to be properly put to it. Thus, here too, if

put in force concurrently with decasualisation, an urgently needed social reform would enable the Labour Exchanges to get into regular situations, indirectly through the creation of vacancies, if not directly in replacement of the boys, many thousands of those whom decasualisation would exclude.

Finally, there is another reform, to the urgency of which on humanitarian as well as economic grounds, the Poor Law Commission drew attention. At the present time, something like 100,000 widows in the United Kingdom, burdened with the care of young children, are in receipt of Poor Law Relief of entirely inadequate amount. In spite of repeated injunctions to make the relief adequate, the Boards of Guardians in England and Ireland, and the Parish Councils in Scotland, in all but half a dozen places, persist in allowing to such widows a sum altogether insufficient for the proper maintenance of the children and their mother. In England, for instance, a common rate of Outdoor Relief, even in London and other large towns, is eighteenpence per week for each child, whatever its age, and nothing for the mother. One result, gravely disastrous to the community, is that certainly more than a hundred thousand children, exposed to these conditions, are being brought up, actually at the public expense, in such a state of destitution that they almost inevitably, in adult life, themselves become a burden on the nation. Another result is that their mothers are driven to go out to work (and are usually incited by the Poor Law Authorities to do so) *to the neglect of their children.* We ought at once to insist that, where young children have to be maintained at the public expense, and where the mother is not unfit to have them in her charge, they should be treated as

"boarded out" with their own mothers; and a sum adequate for the full subsistence of the household provided. It would be an incidental consequence that the mothers would naturally then be required to devote themselves to the care of their young children, and not be allowed to neglect them by going out to work. Here, again, therefore, we have a social reform which, if carried out concurrently with decasualisation, would place a certain number of vacancies at the disposal of the Labour Exchange.

We have now described a large part of the campaign for the Prevention of Unemployment which it has become possible for the nation to undertake. It is, we make bold to assert, now quite practicable, by means of such a campaign, for Unemployment *in mass* to be prevented; for each of its three principal manifestations—the cyclical depressions of trade, the seasonal fluctuations and the chronic "Under-employment" of casual labour—to be successfully grappled with; and for the involuntary idleness of any large numbers of workers to be, merely by deliberate forethought and social organisation, rendered unnecessary. But because it is claimed that it is now possible to deal with Unemployment on the lines of preventing its occurrence, it is not suggested that all Unemployment can be thus prevented—that there can ever come a state of things in which no workman will find himself discharged from his situation. There are, in fact, some causes of Unemployment which it is undesirable to prevent. There must, for instance, under any organisation of society and any system of government, always be perpetual changes in industry—new inventions, new processes, new materials, revolutions of taste, alterations in habits and customs, and what not—changes which it is neither possible nor desirable

to hinder, and which must necessarily, from time to time, destroy whole trades, and sometimes render valueless the skill and proficiency of thousands of blameless workers. There are, moreover, other causes of the dismissal of workmen from their situations which it is impossible to control. There will, we may assume, always be, in the realm of private enterprise, bankruptcies and deaths of employers, and, under any system of administration, the closing or shifting or merging of businesses, by which many operatives will lose their situations. We have, too, no ground for expecting that there will ever come a time when there will be no capricious dismissals by foremen, and no merited discharges on account of idleness, carelessness, disobedience, or the irregularities of inebriety. Moreover, whatever may be accomplished by the Government in the way of "regularising" the national aggregate demand for labour, and in the way of mitigating seasonal fluctuations, it would be vain to pretend that the adjustment, as regards any particular kind and grade of labour, at each particular time and place, can ever be quite perfect. At first, indeed, the very prevention of Unemployment must, as we have seen, necessarily result, in some cases, in half-employed workers being deprived of what little employment they had! And whilst our preventive measures are being got to work, we have on our hands the results of the past disorganisation of the Labour Market, in the clamorous applicants for situations, who are, notwithstanding a relatively brisk state of trade, still besieging every Labour Exchange. We require, therefore, along with the measures for preventing the occurrence of Unemployment, some plan for dealing with the cases that nevertheless occur—just as our campaign against typhus required, along

with its preventive changes in the environment, also a hospital for typhus patients.

We suggest that, in this as in other departments of the Prevention of Destitution, we must throw over, once for all, the attitude of deterrence. The position taken up by the Poor Law with regard to the able-bodied man who is unemployed, whether resident or vagrant—that of trying to induce him to stay away, and not present himself for treatment—is, we suggest, inept. Nor is this merely a question of humanity, or desire to relieve the individual sufferer. Every unemployed worker at large and unprovided for is a public danger, just as every unisolated scarlet fever patient is. The mere fact that the man is without occupation, and without income, even if he is not yet actually in want, means, in the great majority of cases, that he is suffering degeneration in skill, in health and in character, and that he is running grave risk of demoralisation. In all probability, the weekly supplies on which his household depends, are not fully forthcoming, and the wife and children are beginning to go short. We ought, therefore, in the interests of the community as a whole, at once to go to the aid of every unemployed man. We ought to welcome him when he presents himself, even before he has left his former situation, and endeavour to secure that not a moment is lost before getting him another situation. This, rightly enough, is the attitude assumed by the new Government Department created to deal with Unemployment, which is, pending, we may hope, the appointment of a Minister of Labour, placed under the direction of the President of the Board of Trade.

If the Government Department dealing with Unemployment, whilst preventing as much as possible its

very occurrence, can promptly discover any suitable situations, in any part of the Kingdom, for those who find themselves unemployed, this—together with any necessary advance of railway fares and some arrangement by which, in necessitous cases, emergency relief could be granted—is all that is required. As a matter of fact, however, whilst every Labour Exchange has, on its books, some actual vacancies which it cannot fill, it also finds on its hands, even at the best of times, a considerable number of odds and ends of workers, for whom it can find no situations. There are, in some cases, men of exemplary character and long service, thrown out of some narrow groove by the death of their lifelong employer; they may (like grooms and cab-drivers) be men of skill in a trade or of a kind which is being superseded by a new machine or a new process; they may be men of all sorts of occupations and all grades of proficiency, who suffer from some defect of body or mind, or some shortcoming in personal character; they may be seasonal workers or workers necessarily subjected to discontinuity of employment (like the building operatives) for whom the desirable "regularisation" or "dove-tailing" has not been completely accomplished; they may form part of the great army of unskilled or casual labourers whom "decasualisation" or the introduction of labour-saving appliances is beginning to affect. In many cases they will soon be without resources, their families suffering, their wives driven to go out to work, their children needing to be fed at school. What must the community do with them?

The Minority Report answers confidently that the community, when it is prepared to carry on to the utmost

its campaign for the actual Prevention of Unemployment, and when it is thereby enormously reducing the numbers who find themselves out of work, must, for its own sake, as a mere matter of economy, boldly accept the responsibility of temporarily maintaining, in full health and vigour, all those for whom the Labour Exchanges can find no situation, for so long a time as none can be found. But seeing that these persons are demonstrably not capable of rendering any service that the community requires, at any rate for the moment, the maintenance should be conditional on their submitting themselves to such training—physical and mental, general and technological—as may be found appropriate to their needs.

If there are really no vacancies for such men anywhere in the Kingdom it positively makes matters worse to let them even go on short rations—partly because this means injury to their families, if not to themselves, and partly because their consequent diminution of demand becomes itself a cause of further Unemployment somewhere else. And seeing that such men (like the rest of us) are always physically "out of condition"; that, although sometimes possessed of a skill which has becomes valueless, they are usually quite inadequately educated and trained; that many of them are suffering from hardship and exposure, if not from bad habits; and that they are, at best (as we all are!), far short of perfection in technical skill and personal character, the most valuable use to which the community can put their necessarily unemployed time is to make it in the highest sense productive *by spending it in their own training.* And it is remarkable that just this part of the Minority

Report proposals that seemed, to many people, rather fantastic and even uncalled for—for why, it was said, should we ask adults to go to school again ?—has, in the few years that have elapsed, already been proved, by experience, to be the one of all others most clearly supported by the facts. The couple of hundred Labour Exchanges that have been opened throughout the country have had brought home to them the paramount and pressing need for supplying training to the Unemployed. Every manager of a Labour Exchange has had repeated experience of having opportunities for getting men and women into good and steady wage-earning employment which he cannot embrace—actually vacancies which he is not able to fill because he can find no qualified person disengaged. On the other hand, every manager also has the melancholy experience of seeing a crowd of men on his books, often men of good conduct and unimpeached character, who, because of their inability to do any work for which there is a demand, remain, in a time of good trade, month after month unemployed—too many of them degenerating steadily under his eyes, from idleness, hopelessness, and insufficient food, for sheer lack of the discipline and regular life that training would afford.

What is proposed is that there should gradually be opened, under the Minister for Labour, and in close association with the Labour Exchanges—in substitution alike for the Workhouse and for the spasmodic Relief Works of the Distress Committees,—a number of small Training Establishments, under carefully chosen instructors, at one or other of which any man or woman, for whom the Labour Exchange could find no situation, should willingly (but entirely optionally) be enrolled, for

as long or as short a period as he required maintenance for, and in those cases in which the men had provided for themselves by Trade Union or other insurance so long as they might desire. These Training Establishments, which might be quite experimentally set up one at a time, should be both town and country. Some of them would probably be on the outskirts of the town, and would be used only in the day time. Others, of the nature of Farm Colonies, would be residential. But whether day or residential, town or country, it is of the essence of the proposal that, unlike the Hollesley Bay or any other Farm Colony yet established and unlike all the German and Swiss Labour Colonies of one type or another, they should be run exclusively as places of training, with a single eye to the improvement of their inmates, without the least pretence of making their labour productive; and without, indeed, producing anything for sale or use outside the institution itself. We make no pretence of submitting any curriculum or course of training at these establishments, which should, indeed, in order to meet as many different needs as possible, all differ one from another, and which would have to discover by experiment how best they can perform their educational task. But it is clear that every person enrolled would have to be carefully examined at the outset, to discover both in what respects, if any, he fell short of the average standard in physique, general capacity and particular skill, and exactly in which directions he could be most appropriately educated, trained or improved in body and mind. He would, whilst in training, receive no wages but would be given enough plain and nourishing food for perfect health; whilst (as with the men now sent to the Hollesley Bay

Colony) an allowance would be paid to his wife for the support of herself and her children. It is clear that regular and continuous occupation would be part of the treatment, and it is essential that, in the day establishments, the men should be required to attend every morning at 6 a.m., and to remain for at least the full working day, with suitable intervals for rest and meals; whilst it would be desirable, as part of the treatment, to get them to remain even later, perhaps by supplying an evening meal at seven o'clock. The men under training would find their whole time mapped out in a continuous and properly varied programme of physical and mental work, all of it being made of the utmost educational value. It is clear that well-devised physical exercises, with suitable "remedial drill" for particular defects, would play a large part, until every man had been brought up to the best possible condition. Those who had trades would presumably be exercised in their more difficult branches, under suitable instructors, in such a way as to turn the usually very imperfect painters, carpenters, bricklayers, or compositors, who are the first to be thrown out of work and the last to get taken on again, into more competent craftsmen than they were before. Those who belonged to displaced or decaying trades would be helped to acquire proficiency in some craft for which there was, as the Labour Exchange would report, an increasing demand. But the bulk of the men would be found to be merely general labourers, many of whom (as the Labour Exchanges declare) are without a vestige of industrial capacity other than their brute strength. To these there could at any rate be taught the use of all the ordinary tools, and some accuracy of hand and eye. All men can usefully be taught to draw, to read

a map or plan, to work to scale, to keep accounts and understand the simple book-keeping of daily life, to cut a piece of work to the thirty-second of an inch, to understand the practical arithmetic and geometry of the workshop. There is no reason, moreover, why every man should not be taught to swim ; or why every man should not be given the sailor's common proficiency in sewing and cooking. There would also be the necessary work of the establishment to be performed, in which all would naturally share in turn ; the meals to be prepared, the clothes to be washed, the accounts to be kept, minor repairs to be executed, the boots to be mended, the horses or cattle to be attended to, the garden to be kept in order—all these services to be utilised as opportunities for education. It is clear that there would be no lack of useful training to be given, even without falling back on the elementary schooling or University Extension lectures, to which some of the unemployed Lancashire operatives were put during the Cotton Famine.

We may conveniently forestall some common misunderstandings. Thus, there are critics who assert that it is quite a mistake to suppose that even the best of training will prevent men from being thrown out of work, and that it is accordingly futile to teach the Unemployed anything—it will not, it is said, prevent their future unemployment. But the object of the training is not in the least to prevent the future unemployment, of these or any other workers. Unemployment can, as we have already shown, to a large extent, be prevented, but only by taking the appropriate means of prevention, and without such means, it is true, no amount of technical training will avail. When unemployment has, however, occurred, with regard to any

particular man, what the nation gains by utilising his idle time in improving his physique and capacity, is not necessarily any security against his future unemployment, but the improvement itself! It is demonstrably better for the community to have, as its citizens, strong, disciplined and trained men than half-starved and physically incompetent weaklings, unable to use either hands or brain to any practical advantage, with irregular habits and uncontrolled will—*and all the more so if they are liable to be periodically unemployed.* And the special advantage of this way of filling up the time of the Unemployed men, as compared with any other way, is that it has a good pyschological effect on them. Idleness is demoralising; freedom to loaf, whether in fretting or in gossiping, is demoralising; the pretence employment of Relief Works is demoralising. But physical and mental training in companionship is invigorating and hopeful; the regular hours and continuous occupation under discipline are exactly what is required; and the obvious improvement in physical efficiency has, in itself, a bracing effect on character. The work is, in fact, productive in the economic sense in exactly the right way, namely, in increasing the capacity of the human factor; and it therefore represents actually a national investment of lasting value.

Another objection which is really based on a misconception, is that the proposal is one of too harsh a nature to be ever accepted by working-class opinion, seeing that it amounts to "herding" of the Unemployed in "Detention Colonies," to "shutting them up in compounds," and so on. But this is, either carelessly or wilfully, to misconceive the whole scheme. What our proposals offer, to the great mass of those who now find

themselves periodically unemployed, is the *prevention* of that evil, and therefore an unbroken continuance of their ordinary work in the ordinary way. Some Unemployed there must be, and the question is as to the provision to be made for this remnant. And here the objector frequently confuses—sometimes, we fear, with wilful perversity—the provision to be offered to the man who remains unemployed merely because there is no situation available for him, and the compulsory segregation to be imposed on those who have been convicted by a Court of Justice for wilfully neglecting to provide for themselves or their families. To the former—the Unemployed for whom the National Labour Exchange can find no situation, and who have failed to provide for themselves by State-aided Insurance—the offer is one of all the food that they need for perfect health; with an adequate money allowance to their wives for the maintenance of the home; conditionally only on their putting in the same regular attendance at the Training Establishment as they would if it were a factory in which they were employed at wages. And the arrangement is quite optional. The unemployed man need not accept the offer if he can manage to live without sponging on the public. Those critics who reject this plan of maintaining the Unemployed as being too harsh are invited to find some other that is preferable. We have ourselves failed to do so.

Another objection, in diametrical opposition to the foregoing, is that the scheme is too "soft"; that to provide maintenance for the man and his family, even under the condition that he attends for training, will be so fatally attractive as to tempt thousands to let themselves become unemployed in order to drop into so comfortable

a position. This objection comes, one finds, always from "Armchair" critics, of no practical experience either of Labour Colonies or of Technical Institutes. The Labour Exchange, which is already filling fifteen hundred situations per day, can always test the man's willingness to work by offering him employment. As a matter of fact, the adult workman is not so fond of education as to prefer a whole long day of continuous instruction and drill, even if varied and duly graduated to his strength, with wholesome plain meals, but without alcohol, tobacco or pocket money, to normal industrial employment at his own trade at regular wages. The very regularity and continuity of the life in the Training Establishments will make the men glad to resume their normal occupations as soon as they can; and such experience as has been gained indicates that there will be an eager scrambling to hear the daily messages from the Labour Exchange as to the situations that can that day be offered. What is true is, not that the men will prefer the training to normal employment at wages, but that they will prefer it to the weary waiting and hunting for work, without either adequate food for themselves or maintenance for their households, which is characteristic of Unemployment. And this is desirable in order that the latter condition—which is the lot of so many of the unemployed to-day—may, as being ruinously costly to the nation, always be avoided. Far from wishing to deter such of the Unemployed as are not fully provided for by savings or insurance from coming into training, we wish, so far as is possible, to tempt them to come in! So long as they are out of a situation, it is in every way less expensive to the community to have them under training than to have them degenerating at large.

But there will, we must expect, be difficult cases—the quiet docile man of weak will and nerve who asks nothing better than to remain ; the man of slight defectiveness of mind or body whom the Labour Exchange simply cannot get into regular employment ; the man of irregular habits who " breaks out " periodically ; the man mentally so far below par that he cannot respond to any sort of training, and so on. We must visualize these men as being given a succession of trials, both in different industrial situations or offers of situations found for them by the Labour Exchange, and by transfer to different Training Establishments, in town and country. No man, experienced managers advise, ought ever to be allowed to remain for more than three months in one establishment. So long as there was any hope of eventually getting the patient into regular wage-earning employment, the attempt at his improvement and training, in one direction or another, should go on. But, after endless trials, some would have to be medically certified as being below the minimum standard—as actually unable to earn their livelihood—either because of " feeble-mindedness " or other mental deficiency (when they would be transferred to the care of the Local Lunacy Authority) ; or because of some physical defect or invalidity (when they would get their " Invalidity Pension," if such a pension is established, or else be transferred to the care of the Local Health Authority) ; or, it might be, because of moral obliquity, an obstinate refusal to work for a living, or determined recalcitrancy. And with this last class we come to the final proposal of the scheme.

It was a criticism of the late Sir Charles Dilke, on both the Majority and Minority Reports of the Poor Law

Commission, that they were alike spoilt, as politically practicable proposals, by their "Bridewell clauses!" By this he meant that both Reports recognised the need, at the base of the system of public provision, of some institution to which persons should be penally relegated, and compulsorily detained. It is, indeed, impossible, for any honest person, to avoid a recognition of this need; and if the House of Commons, in its sentimentality, cannot bring itself to face the fact, the Trade Unions and the working-class electorate, which have no such illusion, will have to make their influence felt. As a matter of fact, at the present time, we put the person who refuses to work for his living and prefers to haunt the Casual Ward; who is recalcitrant in the Workhouse; or who leaves his wife and children unprovided for rather than accept a situation offered to him, spasmodically into gaol. Probably our legislators would be shocked if they knew how many thousands of such men are annually sentenced—many of them repeatedly—to short terms of imprisonment for no other offence. This system, whatever else may be thought of it, is costly and futile to the last degree. The prisons get filled with short-sentence vagrants, or men who have preferred the gaol to the workhouse, and who are the very reverse of improved by their brief stay. By common consent of all who have looked into the question, we must find some alternative. The Minority Report finds it in the proposal to establish two or three Reformatory Detention Colonies of a new type, not under the Prison Commissioners, nor in any way connected with the prison system, but under the Minister for Labour. These Reformatory Detention Colonies would be entered only upon actual judicial conviction of some offence against the

existing law. What is proposed is that when a man is convicted of wilfully refusing to maintain his wife and children, or of any offence under the Vagrancy Act, or of definite recalcitrancy in any public institution, he should not, in future, necessarily be sentenced to imprisonment, but should usually be committed instead, for a term of months, to one of the Reformatory Detention Colonies, where he would be put to agricultural and other work, and subjected to the best influences that can be discovered with a view to effecting a reformation of character. How far the experiment may be successful—in what proportion of cases the desired improvement of character can be effected—no man can foretell. We may be sceptical or we may be hopeful, according to our temperament and our knowledge. But it would be, in any case, a gain to keep this class of men out of the prisons, where they are at present doing absolutely no good. It would be an enormous gain to the ordinary unemployed workman to get this class of men removed from his midst. It may be that we shall find, in such a Reformatory Detention Colony as is here proposed, the means of rescuing other classes of minor offenders from our gaols. But be this as it may, we cannot escape the conclusion that some such experiment in Prison Reform is absolutely essential to any effective plan of dealing with Unemployment.

We have now surveyed the whole field of the campaign against Unemployment to which the Minority Report invites the nation—the regularisation of the national aggregate demand for labour, the systematic dovetailing of seasonal occupations and the decasualisation of casual labour, in such a way as actually to prevent the occurrence of the great mass of the Unemployment from which so

large a proportion of the wage-earners now suffer; and, concurrently with these preventive measures, the systematic provision of the best possible treatment for every case in which the disease has not been prevented—treatment by maintenance and physical and mental training in town and country—and the substitution, for those who won't work and are at present periodically sentenced to imprisonment, of Reformatory Detention Colonies for the common gaol.

It is interesting to notice how little reference this campaign, or any portion of it, has, either to any particular fiscal policy, or to the controversy between Individualism and Socialism as a method of ownership and administration of land and capital. It is not suggested, either by the most fanatical Free Trader, or by the most enthusiastic Tariff Reformer, that any arrangement with regard to customs duties will in any way affect the great international cyclical ups and downs of trade. If it is desired to prevent, on each recurrent period of depression of trade, the falling off in business, the shutting down of furnaces and mills, and the discharge of hundreds of thousands of operatives, it is plain that some action must be taken other than a reform of the customs tariff. We see no ground for expecting that the great cyclical fluctuations of international trade can be prevented, either by the Free Trader, or by the Tariff Reformer, from working out into corresponding fluctuations in the aggregate volume of employment, otherwise than by some such use of the Government orders as a counterpoise, as the Minority Report suggests. Equally with regard to the seasonal fluctuations, which now account for so many breaches of continuity in the workman's industrial life, it is, we suggest, obvious that

neither the presence nor the absence of a Customs Tariff can possibly affect their operation, nor render unnecessary the systematic and deliberate "dovetailing" of occupations that we propose. Finally, the chronic Under-employment of the dock-labourer, as of other forms of casual labour, is equally unaffected by fiscal changes, and must, we suggest, be dealt with on the lines of "decasualisation" by Free Trader and Tariff Reformer alike. And if for a moment we confine ourselves to the proposal to protect British home industries by a "scientific" Tariff, we may concede to its advocates, for the sake of argument, every advantage for it that the most enthusiastic among them can claim, and nevertheless see an equal need for the remedies for Unemployment that we propose. Indeed, let it be granted that such a tariff may, by increasing the consciousness of security, and by ensuring to the British manufacturer all the home market, greatly stimulate the investment of capital in British industries, and lead to a much greater use of inventions and machinery and the employment of the additional chemists and inventors, in which the great German and American firms now excel our own, the result must necessarily be—even if profits are enormously augmented and wages raised—to make it more than ever necessary to cope with the Unemployment that would be produced. For the very object of the Tariff Reformers is to create, on a large scale, a diversion of trade from its existing channels to the advantage of the English manufacturers and farmers. However profitable may be such a diversion to these classes—however advantageous it may be deemed to the community as a whole—it is clear that it involves a great loss of business to the present importing merchants, the warehousemen and

dealers who dispose of the imported products, the whole carrying organisation by which they are conveyed to their destinations, and the other distributing agencies concerned. This means—though it is not always sufficiently borne in mind—a wholesale reduction of establishments and the dismissal of hundreds of thousands of wage-earners by the firms whose business will be injuriously affected, to recruit the ranks of the Unemployed. The social problem of "Under-employment," in particular, would at once become acute. The dock and wharf labourers at every port, who even with the handling of the enormous imports that we have hitherto, perhaps mistakenly, fostered, find themselves existing on an average of only three or four days work a week, would—in such a diversion of trade from imports to home production as we are now contemplating—find their chronic Under-employment far worse than before. We may, in fact, confidently predict—even assuming all the asserted advantages of a "scientific" tariff—that if its advent is not to be accompanied by such a spasm of Unemployment as will lead to actual riots; and if its subsequent operation is to be guarded by somehow preventing the recurring cyclical depressions and seasonal fluctuations from working out into the periodical dismissals of hundreds of thousands of workers, the new tariff will have to be accompanied by exactly the sort of measures for the Prevention of Unemployment that we have expounded.

It is not difficult to see that the same argument applies, with equal force, to any such "nationalisation of the means of production, distribution and exchange" as we call Socialism. The Socialist Government, owning all the land and industrial capital, and employing all the workers

as national or municipal civil servants, would find its imports and exports affected at every calamitous flood or famine in China, at every desolating drought in India or Australia, by the same recurrent cyclical fluctuations that now impinge on our shores ; would find prevailing exactly the same seasonal fluctuations as at present, needing the presence of more workers here and fewer there, of greatly increased staffs temporarily in one occupation and then in another ; would find the same results of chronic Under-employment flowing from the practice of allowing the head of each department in each place to keep his own separate reserve of labour, and to take on casually, for short spells, the extra labour force that he required at every recurring spurt of traffic. It is, we hasten to admit, inconceivable to any Socialist, that a Government formed as he would desire could possibly permit such results, and we may easily agree with him. But the point is that the mere transfer of the ownership and direction of industry from individual proprietors to the collective organisation of community at large would not, *in itself*, prevent any of the evil results that we have described. The Socialist Government, like the Tariff Reform Government, and equally with a Free Trade Government, would, if it desired actually to prevent Unemployment and Under-employment, find itself regularising the national aggregate demand for labour, dovetailing seasonal occupations, transferring workers from town to town according to the changing volume of business, setting up in each place a common reserve from which to supply the needs of each department for casual hands, maintaining Training Establishments in which the workers displaced by new machines or new processes (for we may hope that

inventions will not cease to be made, nor changes of taste be prohibited, in a Socialist State !) will be taught new trades whilst they are waiting to be again absorbed in normal industry ; and, finally, as we may venture to predict, superseding an obsolete and discredited prison system, by Reformatory Detention Colonies on the latest and most approved plan. Great as we may believe to be the advantages of a Socialist State, these advantages do not mean that such a State could dispense with the best possible social organisation, whether in the prevention of unemployment, the prevention of disease, the prevention of child neglect, the prevention of an uncontrolled multiplication of the feeble-minded, or the prevention of any other social evil ; they mean, on the contrary, that the adoption of the best possible organisation for each and all of these purposes will become obvious and inevitable, and, as it may well be contended, all the more easy of achievement.

APPENDIX TO CHAPTER VI

Notes and References

PAGE 110. For other expositions of the plan of preventing unemployment, see the Minority Report of the Poor Law Commission, Part II., chs. iv. and v. (1909); the Introduction to the *Bibliography of Unemployment and the Unemployed*, by Miss F. I. Taylor (King: 1909); and, in brief and popular form, *How the Minority Report deals with Unemployment* (National Committee for the Prevention of Destitution: 1909).

PAGE 111. The cyclical depressions are well described in *Unemployment, a Problem of Industry*, by W. H. Beveridge (Longmans: 1909). For suggestions as to their causes, see *Lombard Street*, by Walter Bagehot (Paul: 1908); *Commercial Crises of the Nineteenth Century*, by H. M. Hyndman (Sonnenschein, now Allen: 1892); *Economic Crises* (with bibliography by E. D. Jones (Macmillan: 1900); *Financial Crises and Periods of Industrial and Commercial Depression*, by T. E. Burton (1902); and *Investigations in Currency and Finance*, by W. Stanley Jevons (new edition, Macmillan: 1909).

PAGE 112. As to the statistical extent of the cyclical fluctuations (which is usually much over-estimated, owing to insufficient account being taken of the great mass of relatively stable employment—probably more than half the whole—only slightly affected by these particular fluctuations), see the instructive evidence before the Poor Law Commission of Dr. A. L. Bowley, Reader in Statistics at the London School of Economics (University of London); under Q. 88192; and compare his article in *Westminster Gazette*, March 27th, 1907.

PAGE 124. The "seasonal" fluctuations of employment have hitherto received little attention from the economists. Most information is to be found in the Board of Trade Memorandum on Statistics of Seasonal Industries and Industries carried on by Casual Labour (Poor Law Commission, Vol. IX. of evidence, see Appendix XXI. D). See also *Unemployment in the Building Trades*, by Norman Dearle (Dent: 1909), and Report of Inquiry by Charity Organisation Society into Casual Labour, by C. J. Hamilton (C.O.S.: 1908); and the Annual Reports of the Irish Government relating to Irish Migratory Labourers.

PAGE 129. During the past twenty years much has been published on Casual Labour, most of which will be found summed up or referred to in the works already mentioned. To these may be added the various Reports to the Poor Law Commission on the Relation of Industrial and Sanitary Conditions to Pauperism, by Mr. A. B. Steel-Maitland, M.P., and Miss Squire (Wyman: 1907-9).

For the dock labourer in London see *Life and Labour of the People*, by the Rt. Hon. Charles Booth; *The Story of the Dockers' Strike*, by Sir H. Llewellyn Smith, K.C.B., and Vaughan Nash, C.B. (Unwin: 1890); Final Report of Royal Commission on Labour (Cd. 7421, 1894); Third Report of House of Commons Committee on Distress from Want of Employment, 1895; Report on Dock Labour and Poor Law Relief, by Hon. G. Walsh, 1906; and

the Reports of Mr. A. D. Steel-Maitland and Miss Squire, and of the Committee of the Charity Organisation Society already cited.

For the dock labourer at Liverpool, see Report on the Unemployed Problem in Liverpool, by Mr. Charles Rouse (Liverpool Labour Conference, 1893); Full Report to the City Council of the Commission of Inquiry into the subject of the Unemployed (Liverpool Town Council: 1894); *The Port of Liverpool*, by Mr. William Grisewood (Liverpool Central Relief and C.O.S.: 1897); Report of Dock Labour Conference, 1906; and the very valuable Report of an Inquiry into the Conditions of Labour at the Liverpool Docks, by Miss E. F. Rathbone and Mr. G. H. Wood.

Page 134. See as to the hours of labour of railway servants, the periodical returns issued by the Board of Trade under the Regulation of Railway Acts, 1889 and 1893.

Page 135. The evils of the uneducational employment of boys and girls, between leaving school and reaching adult life, have been much written about during the past ten years. The student will find this summarised in the Minority Report of the Poor Law Commission, 1909 (pp. 650-4 of official 8vo edition; cf. *The Town Child*, by Reginald Bray, L.C.C. (Unwin: 1907); *Continuation Schools in England and Elsewhere*, by Professor M. E. Sadler (Sherratt: 1908); *The Children of the Nation*, by Sir John Gorst (Methuen: 1906); *Labour and Childhood*, by Miss Macmillan (Sonnenschein: 1907); *Child Life and Labour*, by Mrs. Alden, M.D. (Headley: 1908); *Studies of Boy Life in our Cities*, by E. J. Urwick (Dent: 1908); *The Labour Exchange in relation to Boy and Girl Labour*, by F. Keeling (King: 1909); *Van-Boy Labour*, by K. I. M. Medley (Apprenticeship and Skilled Employment Association: 1911); *Child Problems*, by Dr. George Mangold (Macmillan: 1911); *Juvenile Labour Exchanges and After-Care*, by Arthur Greenwood (King: 1911).

VII

Insurance

THE various improvements in our industrial organisation described in the last chapter, by which it is proposed, on a large scale actually to prevent the occurrence of unemployment, seem to some people, to involve too much deliberately taking in hand of the conditions of social life, to be politically practicable. We have become so accustomed to a state of society in which the great mass of the population have no sort of assurance of an uninterrupted continuance of the little incomes on which their households depend, that we cannot believe that this perpetual economic insecurity is as unnecessary as the rattling of a motor car—is, in fact, merely the result of our omission to make the necessary social adjustments, and to employ the various practical devices, without which, as we now know, under any system of society, Individualist or Socialist, the machinery will not run smoothly. Similarly, the campaign for the actual prevention of sickness, and thereby of all the destitution caused by preventable sickness, seems, to many a worthy citizen, little more than a fad. He does not really believe (because he will not take the trouble to become aware of the facts) that any large proportion of disease can be got rid of, any more than death itself. Our scepticism is strengthened by our

personal contentment. We are, usually, so far removed from the terrible evils that spring from the economic insecurity of the wage-earner's life that the prospect of having, as the price of getting rid of them, to put in more thought and deliberation, or to incur some trouble and expense, is enough to make our statesmen reluctant to grapple with the problem. Is there not some easier solution? We might, it is said, at any rate provide for the systematic relief of the destitution caused by sickness and unemployment, and provide for it, in the main, at the expense of the wage-earners themselves, by a system of insurance.

Now, insurance is a social device of proved value, and we count on its being made use of in the campaign against destitution. It has, however, one fundamental drawback which stands in the way of its being any real alternative to the proposals of this book. *Insurance does not prevent.* Fire insurance, for instance, does not prevent fires, or make them any less dangerous to life or destructive to property. Death insurance (which we euphemistically call life insurance) does not prevent death, even premature and obviously preventable death. Accident insurance does not prevent accidents from occurring. Marine insurance saves no vessel from shipwreck. The insurance of crops against hail-storms does not protect the crops. Whatever economic loss is caused to the community by shipwrecks and conflagrations, by the maiming or premature death of productive citizens, or by destructive hailstorms, is not obviated, or, in the long run, even lessened in amount, by being spread over different people, or different periods. Whatever of human pain and grief is due to the physical suffering or premature death is

not got rid of by ingenious devices for shifting money payments from one pocket to another. Insurance, accordingly, in no way weakens the case for actually preventive measures against the occurrence of sickness, or against the occurrence of unemployment, any more than it does the case against leaving feeble-mindedness uncontrolled, or against the neglect to provide infants, children, and adolescents with the requisites for healthy development. No one ever suggests, for instance, in London, where practically every house is covered by a fire insurance policy, that this is any reason for disbanding the Fire Brigade, and for letting all the fire-preventive building regulations fall into abeyance. The universal prevalence of marine insurance is considered no ground for dispensing with lighthouses or fog-signals, or with the " Rule of the road " at sea.

We shall realise this limitation of the practical value of sickness insurance, if instead of sickness generally, we consider some particular disease. At the present moment East Anglia, and England at large, stands in some danger of an outbreak of bubonic plague. Shall we " insure " against the plague ? " Lloyds " would quote low premium. Or shall we set on foot a campaign against rats and fleas and overcrowding and dirt, and see to it that every suspicious case is at once isolated ? There can be no doubt as to the answer.

Or, to go back to the past, suppose that, three-quarters of a century ago, when typhus was desolating thousands of homes, the Government had shrunk from drafting the long and troublesome Public Health Act that Edwin Chadwick was recommending, and had proposed instead a universal and compulsory system of insurance against

typhus. Quite a low premium on all the wage-earners would have sufficed to give every sufferer from typhus ten shillings a week and as many bottles of medicine as he could swallow! But, as we now see, it would have been scarcely a statesmanlike way of dealing with typhus. It was actually cheaper to the community in the end, as well as in other respects more advantageous, to prevent the occurrence of typhus, than to let it occur, and then pay for the maintenance and treatment of the sufferer, even by means of insurance.

To-day we stand, with regard to tuberculosis, very much as our grandfathers did with regard to typhus. Sixty thousand deaths a year (one-third of them actually in the Workhouse); one-seventh of all the pauperism; and an untold proportion of all the destitution are caused by the "Great White Plague" *which we know how to prevent.* Now, say various kindly people, let us, instead of preventing tuberculosis at the expense of the Public Health Act, arrange that all the poor shall "insure" against it, by paying 2d. a week so that when they are stricken down they may get 10s. a week and some medicine, or even the chance of a few weeks in a Sanatorium!

It is, moreover, not unimportant to remember that, whilst insurance does not prevent, it may quite probably (unless very carefully safeguarded) actually increase the evil for which it purports to provide. Fire insurance has been known to lead to arson, and a great many conditions and precautions have been found to be indispensable, to say nothing of the criminal law, if we are to prevent fire policies from actual multiplying conflagrations. Marine insurance has been reported to lead to more wrecks: Mr.

Plimsoll said that it was a direct cause of the deliberate sacrifice of notoriously unseaworthy ships, and of a positively criminal waste of life. Let us hope that subsequent legislation has quite put an end to anything so wicked. But every experienced worker among the poor realises the criminal tragedies for which infantile life insurance is responsible. The inner records of Friendly Societies and Trade Unions contain many cases in which the provision of sick pay and unemployment benefit has led to sickness and unemployment being made to last longer than would otherwise have been the case.

Once we have clearly realised that insurance is not an alternative to prevention; that its adoption affords no excuse for not embarking on the campaign against the occurrence of the social evils that we have described; and that, on the contrary, in order to prevent an actual multiplication of the evil, any system of insurance will make even more necessary than before the starting of such a campaign, we can proceed with an open mind to consider how far a system of insurance can advantageously help us to provide for those sufferers whom we have failed to protect. And in this examination of insurance, we may discover how it may be rendered, not merely not hostile to a policy of prevention, but actually a useful adjunct of such a policy. We shall limit this analysis to the insurance of the wage-earning class against sickness, accident invalidity, old age, and unemployment.

We have, as examples of social insurance of this kind, first the great Friendly Societies, in which we see how successfully some five or six millions of workmen and others have provided for themselves, by paying regular premiums throughout their lives, both medical

attendance and a weekly allowance whenever they are ill. Then there are the great Trade Unions, in which three-quarters of a million of workmen, in certain highly organised industries, have provided for themselves definite weekly allowances in both unemployment and sickness. Finally, we have the example of the German Empire, now followed by some other countries, in which this individual and voluntary insurance has been generalised into a national and compulsory system of provision of both medical attendance and sick pay, in return for universal and obligatory deductions from wages. Why should not we, it is said, adopt a similar national system, as regards both unemployment and sickness, and arrange, by compulsory deductions from everybody's wages, to provide for everybody, both medical treatment when sick and a weekly payment, whenever, through sickness or involuntary unemployment, he finds himself unable to bring home the wages on which his household depends?

We ought first to notice the very marked distinction between the two sides of any system of insurance, whether voluntary or compulsory—between its revenue side and its expenditure side—between the incidence of the cost as borne by the contributories and the character of the provision as enjoyed by the beneficiaries. What stands out most prominently, to the English mind, in the sickness and unemployment insurance that we know, is the revenue side. What an admirable thing it is, exclaim the historians of our Friendly Society movement, that the whole cost of this great national service should be provided at the expense of the persons who themselves benefited by it. This "independence," which has made such co-operative insurance against the special risks of

working-class life extraordinarily attractive to the successful English artisan, has earned it great praise and approval from the propertied class. Insurance, in this sense, has come, in England, to be indissolubly connected in thought with doing without Poor Relief and requiring none of the charitable alms of the rich and middle classes. And this method of bearing the cost has undoubtedly had the incidental advantages of developing foresight and thrift, ability to manage affairs and willingness to subordinate present enjoyments to future needs. All this, we feel, is magnificent. No institution appertaining to one class of society has ever produced such a feeling of legitimate self-righteousness amongst those who have originated it and benefited by it, and such a glow of satisfaction on the part of other social classes, as the Friendly Society movement, and the " friendly benefit " side of Trade Unionism. The very word " Insurance " has, in consequence, come, in England, to be, as it were, encircled with a halo of consecration !

The other side of the account—the expenditure of these great working-class organisations, and the nature of the provision that they are able to make—has hitherto attracted less attention. To those who have studied its working, the results of what is actually the largest national organisation of provision in calamity are not quite so satisfactory. It seemed, in the middle of the nineteenth century, an immense boon to secure to the sick man, or to the operative thrown out of employment, even as much as 7s. or 10s. per week, for a limited period, in lieu of the 20s. or 30s. that normally maintained his household. But household requirements are not lessened by the sickness, or even by the unemployment, of the bread-winner. It

is a grave indictment of this method of provision that, by its inevitable insufficiency, it half-starves the overworked wife, makes the children go short of food, accelerates the physical degeneration which unemployment in itself causes, and actually interferes with the quick and satisfactory recovery of the sick man. Moreover, even this insufficient provision is always definitely limited in duration. The sick pay or out-of-work benefit of the Friendly Society or Trade Union may be drawn only for a limited number of weeks, at the end of which the unfortunate member, even if he has not yet become able to resume wage-earning, becomes " out of benefit." And experience shows that it is very far from being an advantage that this inadequate and limited weekly payment should also be practically unconditional. Apart from certain minor rules as to sick men not working and not being out at night, and as to unemployed men " signing the book " daily, the member drawing sick pay is not required to subject himself to any hygienic regimen, to go into hospital, or practically to " co-operate in his own cure " ; and the man drawing out-of-work pay is under no restrictions as to conduct and under no necessity to be so very energetic in discovering a new situation. Finally, so far as regards some, at least, of the contributors, we have the curiously dubious result upon the mind of having paid an insurance premium—the half-conscious determination to get value for their money by drawing out in benefits the full measure of their own contributions ; a psychological effect due, we suggest, partly to the personal character impressed on the contribution, but partly also to the unconditional nature of the right to benefit. It does not occur to the ordinary ratepayer that, in order to get value for the rates

he has paid, he must go every year into the Municipal Hospital, or borrow books that he does not need from the Public Library, up to the exact amount that he has paid. But, as every Friendly Society official knows, there is a very real tendency in the mind of his members, powerful enough to affect the statistics of the society as a whole, to feel that they are, each year, morally entitled to draw, at any rate, as much as they have paid in ; and therefore a tendency not perhaps to strive quite so much against the minor ailment or the danger of unemployment to which they succumb. It is an ominous feature that, in spite of all the general improvement in health, the Friendly Society members are, judging from the statistics of sick pay, not themselves getting healthier. The sickness-rates of the Friendly Societies go steadily up, notwithstanding that the death-rate, which usually measures the amount of real disease, is falling among the Friendly Society membership as among the population at large. It is more ominous still to notice that the sickness-rate, and therefore the average amount of sick pay drawn, is greatest in the centralised national societies, where the members feel they are all drawing on a common purse ; less in the one national society which obscures that fact by a nominal allocation of funds among its branches ; and least of all in the local lodges and branches of the great Orders, in which the local members know that they have jointly to bear the burden of their own ill-health. But it is found even there. It is not a good thing that there should come to be recognised, in certain Trade Unions, a set of men who regularly draw, year after year, practically all the unemployed benefit to which the rules entitle them. Both the Trade Unions and the Friendly Societies

have failed, in fact, to prevent a quite extensive growth of malingering. In these depressing psychological reactions —inherent, we think, in the provision made by insurance in the ordinary sense—we have a grave set-off against the encouragement of thrift, the independent exercise of self-government, and the satisfaction of providing for one's own needs, which have been universally placed to the credit of the system of raising the means of providing against calamities by the personal and voluntary contributions of the beneficiaries.

Let us now consider how all these advantages and disadvantages of a system of voluntary insurance against the contingencies of the wage-earner's life are affected by the introduction of the element of compulsion. It is not difficult to see why this element of compulsion is desired. From the statesman's point of view the voluntary insurance of the Friendly Societies and the Trade Unions has the grave drawback that it necessarily provides only for a section of the community ; leaving outside its scope those who are too poor, too ill, too improvident, too seriously depressed by chronic under-employment, or too much liable to unemployment, to be able to make provision against future calamity. As it is exactly this class which principally recruits the great army of the destitute, voluntary insurance fails as a method of defence just where it is most needed. Hence the temptation to extend the defence to the whole community by making insurance universally obligatory.

But compulsory insurance is almost a misnomer. The special features of thrift and foresight, the independence in self-government and the willingness to subordinate the present to the future, which are, as we have seen,

characteristic of the insurance which is an optional and voluntary act of individual prudence, disappear altogether in a national and compulsory and universal system. Compulsory insurance, as we see it in the German Empire, and as it is embodied in the Chancellor of the Exchequer's scheme of 1911, with its automatic and obligatory deductions from wages, entails on the contributor no act of thrift, involves no exercise of the quality of foresight, demands no responsibility for administration, and implies no subordination of present impulses to future needs. The contribution arbitrarily levied on every wage-earner amounts to nothing more nor less than a tax—the poll-tax that we got rid of in 1381—having no connection with the idiosyncrasy of the contributory, and no more influence on his moral character than any other tax. Moreover, the beneficiaries have to recognise that, as in the case of any other Government service, they are reaping what they have not themselves sown. For it must be remembered that in the Governmental system of sickness insurance, and, indeed, in practically every universal and compulsory scheme, the beneficiaries can no longer pride themselves on paying for their own benefits. A considerable proportion of the funds are contributed from other sources; from the employers who are not entitled to benefits, and from the Government, involving taxation upon all the persons, rich and poor, who are outside the scope of the scheme. And when we consider the question of self-government, we can hardly recognise as independence the condition of the " Approved Friendly Societies " under the Chancellor of the Exchequer's scheme of 1911—a condition in which the hitherto autonomous society has to accept a Government

scheme of benefits in lieu of its own, performs none of the work of collection, exercises no control over the accumulating funds, has no responsibility for their investment, is compelled every three years to vary its benefits as it may, on valuation, peremptorily be required to do, and is even to be subject to governmental regulation and control in respect of the formation of branches, and the appointment and payment of the medical men on whose skill and honourable dealing the whole efficiency, and, indeed, the actuarial solvency of the organisation depends. In fact, the "Approved Friendly Societies" under this scheme become merely canvassing agents and benefit-paying cashiers to the great new Government Department, which will control the taxation on employers and wage-earners of some five and twenty million pounds annually, and which will manage the investment of a fund presently running into a hundred millions.

Hence, we are obliged to test the value of the revenue side of Compulsory Insurance, not, as in the case of the voluntary contribution to a Friendly Society, by its incidental advantages in promoting thrift and independent self-government, but, in the main, by the ordinary canons of taxation. Now, regarded as a method of raising revenue, compulsory insurance of all the wage-earning population, with its elaborate paraphernalia of weekly deductions, its array of cards and stamps, its gigantic membership catalogue, its inevitable machinery of identification and protection against fraud—involving not only a vast and perpetual trouble to every employer, but also the appointment of an extraordinarily extensive Civil Service staff—is, compared with all our other taxes, almost ludicrously costly and cumbersome to all concerned. And if we add

to the cost of the new Department of Government, the outlay of the "Approved Friendly Societies" in armies of canvassers perpetually seeking out new recruits with good lives, from among a population all of whom must in any case find themselves automatically insured, we believe that the nation will presently wake up to the fact that it will be spending from 20 to 25 per cent. of the whole insurance revenue in the cost of its collection, as compared with the 2 or 3 per cent. for which the Inland Revenue or Customs Departments would actually raise these additional thirty millions through one of the recognised channels of direct or indirect taxation. We shall be *wasting* from two to five millions a year!

From the standpoint of a prudent Chancellor of the Exchequer, there is an even graver indictment of any scheme of Compulsory Insurance that includes within its scope the whole of the artisan and lower middle classes. The financial obligation of the Exchequer is quite unnecessarily enlarged. What is, in the public interest, required is merely to ensure medical treatment and maintenance for those in whose cases it is at present lacking. What any universal scheme involves is a similar grant to innumerable others who do not need it. Among the sixteen millions who would find themselves compulsorily insured under Mr. Lloyd George's scheme, there are millions who do, at present, without help from the State or from the employers, provide at least as adequately for the sickness of themselves and their families as is now proposed. *In future, it is suggested, these millions of independent citizens, shall have, at the expense of the Exchequer and of the employers, considerably more than half of this expenditure found for them.* This it is that makes a scheme

of Compulsory Insurance so extravagantly costly compared with the practical alternative of doing, at the public expense, only what is necessary to maintain and enforce the prescribed standard of civilised life through the kingdom. In its campaign against smallpox or scarlet fever, the Public Health Department "searches out" every case, and ensures that every case receives the promptest and fullest treatment to the end of the convalescence. But this does not mean that all persons suffering from infectious diseases—not even all such persons under £160 a year income—are maintained and treated at the public expense. Many families, even of moderate means, willingly themselves provide the medical attendance, nursing, and isolation that the Medical Officer of Health requires. Moreover, even where it is convenient and desirable that accommodation should be sought in the Isolation Hospital, it is quite practicable, if Parliament so decides, to obtain payment from such individuals benefited as are in a position to contribute to the cost. In fact, many Local Health Authorities do levy considerable sums in this way, in towns, or as regards particular classes, in which this policy commends itself. The Secondary Schools of Eastbourne, for instance, jointly pay £180 a year on behalf of their resident pupils for this municipal hospital accommodation. Similarly, in the field of lunacy, where the public provision is practically universal, the State does not find it necessary to bear the charge for any but those patients whose families are not in a position to contribute. The Local Lunacy Authorities in England and Wales find no difficulty in recovering an average of two or three pounds per annum on all the patients with whom they deal. When Parliament

decides that medical treatment and maintenance in sickness shall be as universally enforced in all cases, as it is now in smallpox or lunacy, it will be unnecessary for the Chancellor of the Exchequer to do more than find the cost for those whose means do not enable them to come up to the prescribed standard.

It is interesting to notice that it is exactly the unnecessary public provision and unnecessary public expenditure, involved in any Compulsory Insurance of the entire artisan and lower middle class, which has stirred to rebellion the whole medical profession. So far as regards five-sixths of the heads of households throughout the kingdom, individual private practice is thereby compulsorily and peremptorily destroyed, without compensation; in order to be merged in a gigantic extension of "club practice," under Friendly Society Committees, at capitation fees. But any such wholesale revolution in medical practice is unnecessary. The required object of ensuring medical attendance and maintenance for every person in the kingdom can be achieved without depriving any doctor of any paying patient. To place upon the Local Health Authority the same responsibility for "searching out" diseases in general, which it now exercises with regard to scarlet fever; to insist on its providing prompt and adequate medical attendance (and, wherever necessary, maintenance) in those cases in which this is not otherwise being provided; and to safeguard this by rigid arrangements for Charge and Recovery in every instance in which it is ascertained by inquiry that the family could have afforded a doctor's fee—say, all cases in which the available income exceeds sixpence per head per day,—would leave untouched every penny of the private practitioner's

present earnings, whilst involving the addition, to the medical profession as a whole, at per case or by salary, no inconsiderable subvention from public funds.

But, to the Statesman, waste of money in an unnecessary public provision is of small importance compared with waste of "character." It is when we consider the effect of Compulsory Insurance on personal conduct and individual character that the instructed critic finds most reason for hesitation. It is no mere matter of theory that in a national system of compulsory insurance, obligatory on the whole wage-earning class, with substantial contributions from the employers, and a subvention from the Government, the dangers of malingering are greatly increased. Even in the select membership of voluntary societies, under the most complete self-government, it is found difficult to prevent an individual from "getting the better" of his fellow-members, if not by actual false pretences, at any rate by making a practice of drawing all the possible benefits, whenever the happening of the contingency insured against gives him a chance—a course which, if generally pursued, would promptly bankrupt the society. And when any large part of the funds is derived from other sources than the contributions of the beneficiaries themselves, it may well be to the pecuniary advantage of the whole body to make a practice of claiming the utmost possible benefits, as they would, on an average, each be getting, in addition to what they had themselves paid in, their proportionate shares of the funds derived from other classes of the community. Public opinion against such a course, at any rate within the utmost limits of the rules, could hardly fail to be weakened. Hence, in any national

system of universally compulsory insurance, with funds derived partly from other than the beneficiaries themselves, we have, as the combined result of the personal nature of the contribution, the unconditional " right " which it gives to benefit, and the award of the benefit in the shape of a money payment, the utmost possible temptation, and, as the experience of the German Empire demonstrates, an inevitable tendency, to a great deal of malingering.

Finally, we must note that one of the essential characteristics of voluntary insurance, the fact that there is no guarantee that its benefits shall last as long as the wage-earner's disability, and that they are, on the contrary, always definitely limited in duration, irrespective of the continuance of the disability, is characteristic also of compulsory insurance. Apart from such a disability as can be definitely certified as permanent and irremediable, no insurance scheme can provide sick pay or unemployed benefit for more than a specified number of weeks at a time, however prolonged may be the sickness or the involuntary unemployment. This definite limitation of liability is, indeed, one of the attractions of insurance schemes to the class which contributes to the cost without participating in the benefits. But from the standpoint of the statesman concerned to find some really effective provision against destitution, this arbitrary limitation, irrespective of the duration of the disability for wage-earning, is a serious defect. We see, at once, as regards the public provision for the needs of children, that it would never do for the Local Education Authority to limit its work to any arbitrarily defined number of weeks or months : it provides schooling for the whole period during which the child requires schooling. The Local Health Authority

does not limit its care of the scarlet-fever patient to any fixed number of days: it provides for the whole duration of the illness, however prolonged this may be. The Local Lunacy Authority does not offer the lunatic only so many months' custody and control: it undertakes his treatment, in the "mental hospitals" into which our lunatic asylums are now being transformed, for the entire period of alienation, until the patient can be restored to sanity. In all these instances, the collective provision is, deliberately, in the public interest, made to last for so long as the case requires. We can see, indeed, that in schemes of sickness and unemployment insurance, the community makes a bad bargain, even from a pecuniary standpoint, in commuting, for an unconditional weekly payment which the beneficiary may expend as he pleases, its inevitable liability for preventing the wage-earner and his family from dying of starvation. The limitation of the pecuniary responsibility to a definite number of weeks is, in the end, largely fictitious. The sick man who "runs out of benefit," or the unemployed man who can no longer draw out-of-work benefit, has still to be maintained somehow. After exhausting his savings, and even the wide generosity of his own class, such a workman, dragging his wife and children down with him, too often ends up in parasitic dependence on Poor Relief, or on the spasmodic and unorganised charity of the wealthy.

Unfortunately, we have, in the English Government scheme of 1911, an extraordinary aggravation of this inherent defect of Insurance in the provision that is offered to the poorest and weakest of the beneficiaries. Under Mr. Lloyd George's proposals the "Approved Friendly Societies" are to retain their present power to

select their own members out of the whole population of contributories—a notable departure from the German model, in which each Sickness Association has to accept all lives, good, bad, or indifferent, within the territorial or trade sphere assigned to it. Hence, under the English Government scheme of 1911, there will be a steady tendency towards the segregation of good lives in the strongest societies, leaving the descending scale of indifferent and bad lives to fall into the other societies, in more or less proportion to their strength and efficient management. We shall have the curious spectacle of those Friendly Societies which prove to contain the wealthiest and the healthiest persons, who are quite capable of providing for their own sickness without help from others, voting themselves triennially larger and more varied benefits out of the unnecessarily liberal Government subvention and employers' contribution; whilst other Societies, reduced to accepting the indifferent lives of the very poor, will find themselves, at each valuation, struggling to maintain the prescribed minimum of solvency; unable, in many instances, to avoid an actual reduction of benefits; and, in the worst cases, breaking up in insolvency, leaving the last lot of members saddled with a "Crown debt," in the shape of heavy levies in order to keep up the benefits to those to whom they have already been awarded. And at the bottom of the scale we shall find a heterogeneous crowd of so-called "Post Office contributors," literally millions in numbers, of all ages and both sexes, men and women who have been rejected by all Societies, or who have fallen out of benefit and have been refused re-admission, or who are the victims of a Friendly Society insolvency, which they will have had no

practical power to prevent. For these persons, necessarily the poorest and most liable to sickness among the whole population, yet often without any moral fault or personal shortcoming of their own, the English Government scheme of 1911 affords no protection and no adequate provision. They are to be admitted to what is euphemistically called "Deposit Insurance." But they will have the benefits neither of insurance nor of a savings bank deposit. Their scanty earnings will have been taxed with the same rigour as those of the healthy and best paid workers, and usually at a greater proportionate rate. But all they will get in return will be, according to the 1911 Bill, permission gradually to draw out the deposits made in their names, under elaborately restrictive conditions—only after a whole year's accumulation—then only when sick as distinguished from any other need; only in the case of their own sickness, irrespective of that of another member of the family; only at a prescribed rate; and only after the Government has levied a toll for expenses. When the deposit is exhausted, they will get nothing more, not even the possibility of admission after the current year to the new Sanatorium provided out of general taxation, and they are left—in spite of the Compulsory Insurance tax levied on them in past years—to fall into the Poor Law, to which they can now resort without being subjected to the new weekly poll-tax. And if they have not been ill, and have resisted the temptation to malinger, so that they have not been permitted to draw out the deposit, not even that portion of it which represents what the Government has arbitrarily and compulsorily stopped from their scanty earnings, when they die, the whole sum is to be confiscated! However poor may be the widow,

the children, or the next of kin, the unfortunate " Post Office contributor," whom the Government has thus taxed to his or her hurt, is actually, at his death, to be buried by the parish as a pauper.

Thus, it is a general characteristic of the English Government's scheme of 1911 that, with a compulsory expenditure of five and twenty or thirty millions a year under Government control, of which only a third will come from the class of beneficiaries themselves, the prosperous and healthy lower middle class and well-paid artisans will get most; the struggling workman of enfeebled frame, the labourer and the woman worker much less; and the phthisical men and women, and the poorest casual labourers the least. To the statesman, surveying the whole field of national sickness, there is even a further anomaly. At the present moment, the section of the community in which there is most untreated sickness and in which the deficiency has been most authoritatively revealed and enumerated, is that of the children at school. It is just among these seven millions of school children —along with the additional millions of infants below school age in which the lack of medical attendance is known to be responsible for an excessive death-rate, and a still more calamitous " damage-rate " from the *sequelæ* of untended measles, etc.—that the community, as a whole, has the greatest interest, and has the most to gain, in preventing ill-health and premature enfeeblement. It is a special feature of the sickness among this not-unimportant class, comprising one-quarter of the whole population, that they can hardly be supposed to have brought their little diseases and ailments on themselves, by any moral fault or personal shortcoming; and they are not

likely to be able to defraud us by malingering! We have, as a community, already admitted our public responsibility for ensuring, to every one of these little ones, the necessary medical attendance without which they cannot grow up to effective citizenship; and by the Children Act of 1908, and the provision for universal medical inspection at school, we have practically shouldered the burden of seeing to it that this imperative need is supplied. For the last three years, Local Education Authorities, all over the country, have been drafting schemes and building up organisations for getting all this medical attendance provided, without a single penny of aid from the Exchequer; and for lack of this indispensable help and stimulus, only an infinitesimal portion of the work is yet undertaken. Every voluntary hospital dealing with children has had an intolerable burden thrown upon its resources, and upon the mainly gratuitous services of its medical staff, because the Local Education Authorities have been refused any pecuniary assistance for this novel addition to their duties; and the Government has turned a deaf ear. The President of the Board of Education for England and Wales, and the Secretary for Scotland as head of the Scotch Education Department, reveal themselves to the nation as men struggling with adversity, and unable, for lack of a million or so of additional Grant in Aid, to put the Local Education Authorities in a position to discharge the new duties which, at the instance of the Government, Parliament has imposed upon them. And now, when it appears that the nation can afford twenty-five or thirty millions a year for the better succour in sickness of its adult wage-earning population—three-fourths of them adult males—not a penny is appropriated for the far

more pressing necessities of the children and the infants, because the Government refuses to pay what remains out of the worker's own money!

If the reader desires to observe, within our own country, some of the drawbacks of insurance as a method of provision against the contingencies of the wage-earner's life, let him study the experience afforded by the Workmen's Compensation Act of 1896. Here, Parliament, by imposing upon employers the obligation of paying compensation for all industrial accidents, indirectly (and perhaps unintentionally) set up a vast and almost universal scheme of insurance. In this case the contributions come exclusively from the employers, who are not themselves beneficiaries, and they take the form of insurance premiums, automatically and almost universally paid to great financial corporations, in return for being relieved of all risks. We must note, in the first place that accidents have not been prevented. It is commonly asserted that the fact of being virtually compelled to pay these insurance premiums has not made employers more careful to prevent what occasions them no pecuniary loss, whilst it may possibly have made workmen somewhat less careful. At any rate, the number of accidents does not appear to have diminished, and there is grave reason to fear that the steady increase in the number reported means the total number happening has been actually increased. The asserted indifference of the employers to the occurrence of accidents may be due partly to the fact that there is no connection between their liability and their conduct: their nominal responsibility, which they pay the insurance companies to assume, being the same whether an accident is caused by the "Act of God" or by some personal

default. On the other hand, the workmen naturally feel that as neither they nor their mates are bearing the cost, there is no reason why they should not take the maximum possible advantage of their right to exact money benefits. And when we turn to the expenditure side of the account, and examine the nature of the provision made for the sufferers, we see that this is practically an unconditional money payment—it may be a temporary weekly allowance, it may be (and in fact usually is) a lump sum to the totally incapacitated workman, or to the widow and orphans of the man who is killed. Here the community, which ultimately, in their enhanced prices of commodities, bears the whole cost—estimated at three or four million pounds a year—gets neither prevention, nor any assurance that the sufferers are properly provided for. There is nothing to ensure that the incapacitated workman, or the widow, does not lose or squander the sum handed over by the insurance company as "compensation" for the accident, and eventually become as dependent on Poor Law relief as if the community had provided nothing at all. As a matter of fact, there are already, among the paupers in the industrial districts, thousands of such cases, and their number increases annually. And when the incapacity is only temporary, the unconditional right to a weekly money payment affords the utmost possible temptation to "make the most" of every industrial mishap, and encourages the beneficiaries to postpone as long as they can, their complete recovery and the resumption which it entails. We do not under-rate the enormous advantage to the community, or the act of justice to the sufferers, of having secured some provision for those who are injured, or who are bereft of the bread-winner, by industrial

accidents. If we had to choose between the former state of things, when such provision was only occasionally and partially made, as an act of grace, and the Workmen's Compensation Act with all its defects, we should unhesitatingly prefer the latter. But seeing that the community had come, in 1896, to recognise the magnitude of the loss involved in our annual holocaust of wounds, diseases, and deaths from industrial accidents, and showed itself prepared to pay three or four millions a year to relieve the sufferers, it is annoying to think that so little thought was put into making the scheme really preventive in its operation, and really effective in providing for those whom we failed to protect.

We regard it, accordingly, as established—and already strikingly borne out by the experience of the German Empire—that any Government which embarks on a system of universal and compulsory social insurance (especially if this involves substantial contributions from other than the beneficiaries), *unless it concurrently sets to work at least as elaborate social machinery for actually preventing the occurrence of the contingencies insured against, and for bringing them, in each case, as quickly as possible to an end*, will do, on the one hand, no small amount of psychological damage to its beneficiaries, and will almost certainly discover, on the other, an ever-increasing drain on its insurance fund, involving a progressive rise either of the premiums or of the subventions, and, in any case, of the total burden on the community.

It becomes, therefore, of importance to consider in further detail, the safeguarding conditions which any scheme of social insurance ought to involve. These

conditions naturally differ according to the contingency insured against.

The minimum of safeguarding conditions is required by insurance against old age. The beneficiary cannot, by any effort of will or laxness of moral character, bring himself prematurely into eligibility. All that is required is accurate registration of birth and reasonable certainty of identification, both of which present no great difficulties. Even a limitation of the Old Age Pensions to persons without more than a defined small income, though presenting additional temptations to evasion and fraud, is found not seriously to hamper the working of the scheme. Thus, a system of Old Age Pensions, heavily subsidised by the State, or, indeed, wholly provided out of the taxes, offers hardly any difficulties or dangers. Whether or not any direct and obvious personal contribution to the pension should be compulsorily exacted from each person in advance, in addition to his taxes, becomes merely a question of the incidence of taxation generally. If it is thought that the taxation of the country is so arranged that it is both equitable and convenient to raise an additional sum by what is virtually a poll-tax, and a poll-tax from which even the poorest are not exempt, we may insist on a universal deduction from wages. How far such a universal deduction from the earnings of the lowest stratum may prove to encroach injuriously on the necessary means of subsistence of the labourer's family, and how far this " tax on wages " will be a burden on industry, we may leave the economists to decide. If, on the other hand, the grant of Old Age Pensions is regarded as an entirely safe and harmless way of effecting, to some slight degree, that more equal distribution of national income that we all

profess to desire, we shall prefer to let the whole cost be borne by the propertied class.

The question has been settled, for the United Kingdom, so far as Old Age Pensions after 70 are concerned, by the decision embodied in the Old Age Pensions Act of 1908, to make them entirely non-contributory. No administration will attempt to withdraw that boon. But it is important to notice that there is no insuperable difficulty in grafting on the non-contributory Old Age Pension Act, a contributory scheme of pensions beginning before 70, or even beginning whenever permanent invalidity sets in. In the latter case we get the new element of danger that invalidity can be produced at will, and can, to some extent, even be simulated. What we are warned by the experience of Germany on this point is as to the importance of the State insisting, from the outset, on the patient having, not necessarily the medical treatment that he might choose or prefer, or any limited amount of it, but the very best preventive hygienic advice and surgical aid and the kind of treatment that, according to the highest available authority, is most calculated to postpone his invalidity. It is plain that if the payment of an Invalidity Pension is to depend on a medical certificate, we cannot afford to allow the claimant a " Free Choice of Doctors " ! Coupled with some readily accessible public provision for good medical and surgical treatment, both domiciliary and institutional, in order, as long as possible, to avert disability ; and safeguarded by very precise and annually renewed certification by expert officers acting for the public, universal and compulsory insurance against clearly ascertained permanent invalidity becomes nearly as safe as insurance for pensions dependent on age alone. On

the other hand, as with Old Age Pensions, the question of whether or not we should exact, in addition to all the other taxes, a specially ear-marked contribution from each beneficiary in advance, by means of a universal and compulsory deduction from wages—being, in effect, a universal poll-tax—is, in reality, one as to what is the most equitable and most convenient incidence of taxation.

It is when we come to sickness, much of which is plainly preventable, and most of which may be assumed to be only temporary, of no fixed duration, that we are brought face to face with the difficulties and dangers of provision by means of insurance, especially when the insurance is universal and compulsory, and largely subsidised by other than the beneficiaries, and even by the State. Be the intention what it may, the Government will actually be "paying the people to be ill"! Hence, the problem is, not only how to prevent the multiplication of quite unnecessary illnesses caused by flagrant neglect of hygienic precautions, and how, when illness does occur, to insist on the patient co-operating in his own cure, but also how to protect the funds against malingering in all its conscious and sub-conscious forms. To rely, as it is sometimes fondly imagined that we may, on the safeguard of paying as sick benefit only one-half or one-third of the usual earnings of the beneficiary, is, as regards a quite enormous proportion of human beings, to depend on a broken reed. Not only are there innumerable people who would at any time prefer one-half of their income in idleness, rather than the whole of it in return for work, but it is scarcely too much to say that, at one time or another, we are all of us sorely tempted to do so. And

when we remember, how exceptionally liable (!) to illness the Trade Union giving sick benefit finds its unemployed members, especially when they have exhausted their right to out-of-work pay; when we see to what an extent a weakly man or a lazy man will "live on his wife"; when we remember that even the worthy man may sometimes be willing to eke out his sick pay by his savings or even by the proceeds of a second insurance, so as to be able to be idle without having to go on short commons at all, we may realise how vain is the assumption that no man will ever wish to draw sick pay when he might, by "making an effort," be earning full wages.

Thus, the protection of the insurance fund against malingering comes to depend exclusively on the nature of the arrangements as to medical treatment. To give sick pay whenever a member chooses to declare himself sick, even if coupled with abstention from wage-earning, is plainly impossible. To require only the production of a medical certificate from the patient's own doctor is a direct inducement to the patient to go to the doctor who will grant such certificates most easily, and a standing temptation to the doctors to emulate each other in this laxness. Moreover, certification does not necessarily involve treatment, certainly not continued treatment, and least of all, any of that co-operation of the patient in his own cure which is shown by obeying the doctor's instructions. It is found, in practice, alike in our own voluntary societies and in foreign government schemes, that the sick man having a "Free Choice of Doctors" is seldom well-informed enough to select the doctor or adopt the treatment—still less lead the life—that will promote his quickest and most effectual recovery. We do not

necessarily mean that the patient wishes to defraud the insurance fund, or that he deliberately wishes to remain ill—though such cases not infrequently occur—but merely that the sick man naturally prefers the doctor who is "kindest" in giving him the necessary certificate; most ingratiating in prescribing only what the patient likes; least censorious about personal weaknesses, and most indulgent in dragging out the convalescence. If the person drawing sick benefit fails to get early and continuous medical treatment; if he is able to go to any doctor that he chooses and to act on his advice or to disregard it; if he is free to live as he pleases, with whatever diet, personal indulgences, home sanitation and "going out at night" he persists in, then we know from abundant experience that there will be a great, and even an increasing amount of sickness; that illnesses will be long drawn out; and that all sorts of malingering will take place. Hence, it is clear, as the experience of continental systems has abundantly demonstrated, that any attempt to combine a system of Compulsory Insurance against sickness, with a "Free Choice of Doctors" by the beneficiaries, means, inevitably, a steady rise in the amount of sickness, and an even greater rise in the amount that will be drawn in Sick Pay! Whilst the Government, in one of its departments—that of Public Health—will be expending much money and energy in diminishing sickness, in its other department—that of the Sickness Insurance Fund—the Government will be simultaneously spending no less money and energy in actually increasing its amount.

We are bound, it is clear, to take care that the State does not set up a new department to counteract the preventive operations of its own Public Health Department.

We may even ask that any Government Insurance scheme shall be so framed as to operate, in conjunction with the efforts of the Public Health Department, actually for the prevention of sickness. This requirement, it is sometimes urged, is surely satisfied by the manner in which insurance schemes inevitably lead to preventive measures. We cannot say that we are impressed with the efficacy of our own voluntary insurance against sickness in developing any such measures. The managing committees of our Friendly Societies seem to take sickness for granted, as an inevitable visitation of Providence, just as their fathers and grandfathers did. They do not even ask that obviously preventable sickness should be prevented. We do not find the Friendly Society members using their almost irresistible electoral force to make the Local Health Authorities maintain a high standard of sanitation, or develop the municipal hospital service; we do not see the Societies insisting on every city having its Tuberculin Dispensary and its Phthisis Sanatorium; we do not find the insured members particularly eager supporters of a system of Health Visiting, or enthusiastically demanding School Clinics. Beyond the establishment or support of a few Convalescent Homes, and a few subscriptions to hospitals used by their members, we are not aware of any help given by the powerful Friendly Society movement to the cause of Public Health.

It must be recorded to the credit of compulsory Insurance that something has been done in this direction in Germany. The authorities managing the different Insurance Funds have been so impressed with the need for protecting their finances against the rising Sick Pay that they have spontaneously established phthisis sanatoria

for the benefit of their members. It is, perhaps, an indication of how little connection there seems to be between Sickness Insurance and Sickness Prevention that so much has been made of these Sanatoria, which number, it appears, after more than twenty years of insurance, only 71, nearly all of them quite small institutions, for a population of nearly sixty-five millions, with more than a hundred thousand deaths from tuberculosis annually. The managing committees of the German Insurance Funds deserve full credit for having made even this tiny amount of provision of a preventive character. But when we remember that, in England and Wales, alone, with a little more than half the population of Germany, the Local Health Authorities have found it necessary to provide, not 71 but 700 municipal hospitals, in order to cope only with zymotic diseases far less extensive than phthisis, and that these hospitals treat a hundred thousand patients a year, and that it is just by means of these isolation hospitals that we have succeeded in preventing so much zymotic disease, we shall realise how relatively minute is the contribution of the German Insurance Funds towards what is required in any worthy campaign of prevention. It is scarcely too much too say that although the Local Health Authorities in Great Britain have only just begun to provide for phthisis patients, that there is already, in proportion to population, nearly as much municipal sanatorium accommodation for these patients in this country, as has been built up in all the twenty years' achievement of the German Insurance Funds. This tentative work of the Local Health Authorities in the preventive treatment of phthisis, which it has been understood to be the policy of the Local Government Board to encourage,

will not be promoted, and may easily be checked, by the setting-up, in every county and county borough, of a rival "Health Committee," definitely responsible for the treatment of phthisis out of public funds.

We attribute the failure of both the voluntary sickness insurance of England, and the compulsory sickness insurance of Germany, to instigate and promote any really effective campaign for the prevention of sickness, to their common divorce from the Public Health administration of their respective countries. Owing to their organisation on an entirely different basis of membership than that of the Public Health area, the Sickness Insurance Funds of Germany are, in fact, as little connected with what we should term the Public Health Service as are the Friendly Societies of our own country. The managing committees, in both cases, have their minds set on relief, not prevention; in both cases they are powerless themselves to undertake the campaign necessary to do for phthisis what has been so successfully done for typhus; in both cases the cost of such a campaign would fall upon one set of shoulders, whilst the direct pecuniary benefits would fall upon a different set. So far as our own country is concerned, we suggest that the only practical chance of turning to account, as an incentive and a help to the actual prevention of sickness, the vast expenditure and extensive organisation involved in universal and compulsory sickness insurance, would be to associate it very closely with the existing Public Health Service. We see no way in which the community can effectually prevent malingering, except by bringing to bear the resources of the Public Health administration. The Local Health Authority is already definitely charged with the prevention

of disease, and it has, in its medical and sanitary staff, its 700 municipal hospitals, and its organisation of Health Visiting and sanitary inspection, the nucleus of a service concentrated entirely on preventive methods, and already treating successfully more than a hundred thousand patients a year. The Medical Officers of Health have been taught by long experience in their work in preventing epidemics, to search out disease in its incipient stage ; to offer hospital treatment where the conditions of the home do not admit of quick recovery ; by changes in the environment, to alter, where necessary, the permanent conditions of the patient's life, and to insist on hygienic conduct so as to prevent the occurrence or recurrence of the disease. If the administration of Sick Benefit were intimately associated with this work of prevention, a National Insurance Scheme might not merely be safeguarded from fraudulent claims, but might become a potent instrument for diminishing the sickness-rate.

The problem of how to prevent what may be called malingering with regard to Unemployment is more complicated, if not actually more difficult than with regard to sickness. If a man is suffering from any specific disease, the fact can now, in the great majority of cases, be ascertained with scientific certainty. Assuming that sensible arrangements with regard to medical diagnosis and treatment were made in each case, by an expert officer acting in the public interest, there would be comparatively little temptation to remain fraudulently on the sick list. But to be, whilst in health, unemployed, and idle, with maintenance nevertheless coming in, is a state not painful to any of us, whilst, to some temperaments, it is of all conditions in life the most agreeable. And the

insurance organisation has here, not merely to discover the ascertainable fact of Unemployment, but also to satisfy itself that the workman is and remains unemployed not because he likes it, but because there is no possible situation for him to be found. Hence, it is vitally necessary that the Insurance organisation should be bound up with an organisation having the power and opportunity to discover whether the unemployment is involuntary, and the necessity of connecting the proposed Government scheme of Unemployment Insurance with the National Labour Exchange, which alone knows all the chances of employment, becomes apparent. But this connection brings with it problems of its own.

It will, we see, be of the utmost importance to the administration of the Government Unemployment Insurance that it should become aware, automatically and immediately, of every vacant situation in the trades within its scope, in order that it may be able to satisfy itself that the men drawing Unemployment Benefit take instant advantage of every vacancy. It will accordingly be necessary for the National Labour Exchange to be resorted to, either voluntarily or under compulsion, by every employer in the insured trades, whenever he requires a workman. It may prove to be the case that all the employers, recognising that they are themselves paying a quarter or three-eighths of the cost of the Unemployment Benefit, will realise that it will be ultimately to their own interest to make the National Labour Exchange the only means of filling the situations that they have to offer, in order to give the Government the utmost assistance in testing the involuntary nature of the Unemployment that it is paying for. But as any particular employer will find

himself paying only a fixed and uniform contribution, common to all the employers and even to all the insured trades, and as the chance of his ever having this contribution either raised or lowered will appear to him very remote, and only to an infinitesimal extent, if at all, affected by any action of his own in any particular case, the inducement to make exclusive use of the National Labour Exchange does not seem a very potent one. Compulsory Insurance will, therefore, we suggest, so far as the insured trades are concerned, necessarily bring in its train a legally compulsory use of the Labour Exchange—just as the need for supervising the sailor's condition has involved, for half a century, the legally compulsory use of the Mercantile Marine Office. This we regard as no disadvantage, and though many employers in the insured trades will at first resent it, they may be expected to find the arrangement not really more objectionable than the shipowners do.

But if the Government Insurance Fund is to pay the unemployed workman so much a week until a situation can be discovered for him, the question necessarily arises, what situation? What sort of situation is it that the unemployed workman will be required to accept, under penalty of having the Unemployment Benefit—for which he has been made to pay in advance—withheld from him? It must clearly be a situation in his own trade: an engineer cannot be told that he must go labouring. Some difficulties may arise here in connection with the disputes as to the lines of demarcation between trades, but these ought not to be insuperable. If the vacancy is not in the place where the unemployed man is residing, difficulties may arise as to the inconvenience and expense

of moving his household; but these, too, can be overcome. Much more thorny is the question of the rate of wages. Is the unemployed workman to be required to accept any situation that is vacant in his own town at his own trade, irrespective of the rate of wages offered ? The maintenance of a definite Standard Rate, below which no man shall work, is the most universal, the most persistent, the most passionately upheld principle of Trade Unionism. It has been, after a whole generation of argument, endorsed by the economists; as applying to Government employment and Government contracts, it has been adopted, in principle, by all political parties in the House of Commons ; and with regard to certain industries, it was, in 1908, actually embodied in the Trade Boards Act. It is, in most trades, now willingly accepted by the majority of employers. But there are, in all trades and in most towns, a few firms who stand out ; who insist on paying less than the Standard Rate, and who, in consequence, employ no Trade Unionists. It is a corollary that the members of Trade Unions are forbidden, on pain of forfeiting their membership, to accept situations at such establishments—technically " unfair shops "—even if the employers would engage them. Now, with a Government Insurance Fund, it will either be necessary to compel the unemployed workman, under penalty of having his Unemployed Benefit stopped, to accept the vacancy reported in the " unfair shop," below the Standard Rate—in which case the scheme deals a staggering blow at Trade Unionism, and flies in the face of the now orthodox conception of the importance of maintaining a Standard Rate ; or else the Government admits, as a valid excuse for not taking a vacant situation, that the wages offered were below the

Trade Union Rate—in which case, though it might have on its side the economists and all the "good" employers, it would find itself taking the momentous step of virtually making the local Standard Rate compulsory on all the firms in the town. We should not, ourselves, regard the latter alternative, properly safeguarded, with any disfavour; but we doubt whether the present House of Commons will agree with us! It implies the assumption of a very real responsibility, not merely for enforcing what might be termed a general "moral" minimum for industry as a whole, but for determining what shall be regarded as the proper rates of wages, hours of work, conditions of engagement, precautions against accidents and sanitary arrangements for every worker in every trade—at least, to the extent that the Government Insurance Fund will avowedly and notoriously be prepared to pay Unemployment Benefit to persons refusing to accept situations under conditions deemed to be, in the public interest, undesirable.

It has been suggested that these difficulties might be got over by constituting, in each town, a joint committee of representative employers and workmen belonging to the insured trades, who should determine, in any case of doubt, whether or not an unemployed workman was justified in refusing to accept a situation which the Labour Exchange had found for him. Such a committee would, however, need to proceed on one assumption or another; and it is hardly likely that an issue so important to the whole Trade Union Movement would be left open in the House of Commons. It has accordingly been suggested that it might be laid down in principle, that no workman should be expected or pressed to take a situation at any

lower rate of pay *than he had previously been receiving.* This, it is said, would secure the Trade Unionist or other first-class workman, who had actually been earning the Standard Rate, from ever being required to derogate; whilst it would leave open to engagement by the employer paying below the Standard Rate all those workmen, whether "second-rate" or merely non-unionist, whom he would anyhow have been able to engage. This is an ingenious solution, because a workman who is unfortunate enough to be unemployed can hardly expect to use that particular moment actually to better his industrial position by raising himself from the "improver" or "below rate" stage to that of the Standard Rate. But it fails to meet the case of conditions other than the rate of wages—the hours of labour, the method of remuneration, etc.—in which a given situation may be below the standard. It fails also to meet the case of the employer who refuses to employ Trade Unionists at all, and whose offer of a situation is therefore virtually coupled with the condition that the workman must resign his Trade Union membership. And, what is perhaps most conclusive, it fails to meet the difficulty presented by the great differences in Standard Rates between town and town. Let us take, as an example, the engineering trade in Manchester and Keighley respectively, or in Leeds and Gainsborough. If a Trade Unionist fitter, or any first-rate fitter, is unemployed in Manchester, he will expect the local Standard Rate of 37s. for a week of 53 hours. The Trade Unionist or other first-rate man in Keighley gets only 30s. for a week of 54 hours. The fitter at Leeds will expect 34s. for a week of 53 hours. At Gainsborough he gets only 28s. for a week of 54 hours. Suppose that a Keighley or

Gainsborough fitter, previously earning the local Standard Rate of 28s. or 30s., finding himself unemployed, walks to Manchester or Leeds and registers himself at the Labour Exchange. Is he, just because he had previously earned only 28s. or 30s. a week in his former town, to be required, under penalty of having his Unemployment Benefit stopped, to accept a situation at Manchester or Leeds, with their higher cost of living, at the Keighley or Gainsborough rate ? Any such action, which would inevitably undermine the Standard Rate in the higher paid towns, would incidentally confer an actual benefit on the " unfair shops " in those towns. At present they can only engage in their service the workmen who are unable to get into situations at the Standard Rate, and are therefore presumably inferior men. The Keighley or Gainsborough man was, in his own town, of the first class, and is not necessarily or even presumptively inferior to those who, in Manchester or Leeds, are earning the higher Standard Rate. In fact, the ambitious young immigrant from the low-paid district quickly gets the higher rate of his new town. Will he, under a Compulsory Insurance scheme, be forbidden to migrate in search of work to any town having a higher Standard Rate than that which he has been enjoying ? Questions of this kind will, we suggest, render irresistible, in the House of Commons, the amendment which those who believe in the principle of a Standard Rate—and they are to be found in all four political parties—may be expected to move to any Compulsory Unemployment Insurance scheme. Such an amendment may properly take the following form :—

> Provided that no workman shall, in connection with the Insurance Fund, be in any way penalised

or placed at any disadvantage by reason either of belonging to a Trade Union, or of refusing to accept a situation (i) at wages below the currently accepted standard rate in his own trade for the locality in which the situation would have been held; or (ii) below the currently accepted standard rate in his own trade for the locality in which he is actually residing; or (iii) upon conditions with regard to hours of labour, method of remuneration, arrangements for sanitation or safety or other circumstances of employment, less advantageous to him than those specified in any Award or Determination under the Conciliation and Arbitration Act, or in the currently accepted Working Rules or other collective agreement made by representatives of the employers and of the employed, and actually in force in the trade and for the place in which the situation would have been held.

It is, we think, clear that a scheme of universal and compulsory insurance against Unemployment, like the corresponding scheme of insurance against sickness, does not offer such an easy alternative to complicated measures of prevention as may at first sight appear. The Trade Unions will find themselves steadily more and more transformed, from associations depending in the main on the methods of Mutual Insurance and Collective Bargaining, into associations absorbed in perfecting, by persistent political pressure, the more drastic Method of Legal Enactment. The necessary conditions of a universal and compulsory Unemployment Insurance Fund cannot fail to exercise a far-reaching influence

on the organisation of industry and the terms of the wage-contract—an influence which, exercised under the control of the House of Commons, we are ourselves disposed to regard as beneficial, but which bids fair to develop into a collective control more drastic than anything that we have ventured to propose. We wish, in particular, to give credit to the idea of Unemployment Insurance for its potentialities in promoting the "decasualisation" of casual labour—a reform so urgently needed, so far-reaching in its beneficial effects, and, withal, so difficult of achievement that every possible ally in the task must be warmly welcomed. It has been suggested that such casual labourers as those employed at the London and Liverpool docks and wharves, the Manchester Ship Canal, and about the warehouses of great cities, might be so brought into the Insurance Fund as to give to their employers an almost irresistible inducement to "decasualise." If the ordinary compulsory deduction from wages—say, 2½d.—had, in the case of casual labourers, to be made from each separate man employed during the current week—the employer having to add thereto, say another 2½d.—each employer would find it distinctly cheaper to employ the same man throughout the week. If he preferred to continue to take on men indiscriminately and casually, as at present, an alternative inducement could be offered to him to take them all from the Labour Exchange (which would then be able to "dove-tail" their jobs), by allowing him, on this condition, a substantial rebate on his contributions, which could be commuted for a periodical lump sum payment. A still further rebate might be allowed to him in return for an agreement to take from the Labour Exchange during the year a definite

quantum of labour force, with a certain average distribution week by week. It is obvious that such a scheme might enable various substantial inducements to be offered for what, in effect, would be a valuable improvement in the methods of employing casual hands.

But here again we are compelled to ask, what is to be the fate of the Casual labourer or the artisan who falls out of benefit through long periods of unemployment; still more of those who find themselves ousted from their previous occupations by this ingenious device for decasualising labour? "Decasualisation," as we are apt to forget, means so altering the conditions of employment as to give some men more continuous work, *at the cost of depriving other men of what little employment they had.* These persons have committed no crime; they have refused no situation, and they will be, in many cases, innocent victims of a new industrial organisation imposed by the strong arm of the State. What provision is to be made for them and their families? Are they to be referred to the Casual Ward and the Able-bodied Test Workhouse, which is what the policy of the Local Government Board allows to them under the Poor Law; or are they to go "on the road" and still further swell the growing horde of vagrants, with the option of the alternative of committing some petty crime in order to secure the hospitality of His Majesty's prisons?

Our conclusion is, therefore, that any scheme of universal and compulsory insurance against sickness or unemployment, largely subsidised by persons who are not beneficiaries, or by the State, will necessarily have to be bound up with an organisation which can *prevent* the occurrence of sickness or unemployment, and bring

to an end as quickly as possible such sickness or unemployment as has not been prevented; and which can also prevent those fraudulent or semi-fraudulent cases of sickness and unemployment which may fairly be described as malingering. This involves, in the case of sickness, certification, not by the patient's own doctor, but by an accredited representative of the community; and the provision, in the public interest, of the promptest and best treatment, coupled with power to insist on a reasonably hygienic conduct of life, and to offer treatment in hospital (along with the maintenance allowance for the family) whenever malingering is suspected, or even when the cause of ill-health cannot be certainly diagnosed, or when the proper treatment cannot otherwise be secured. The amount of collective responsibility for, and of authoritative interference with, the patient's own life that will be required if there is not to be, under the influence of compulsory insurance an actual increase of sickness, and a gravely demoralising malingering, is more than is usually contemplated. With regard to any universal and compulsory insurance, against Unemployment, even more is involved. Not merely must the insurance organisation be bound up with the organisation for the prevention of Unemployment, but it must also be given powers over the conditions of wage-earning life which, however desirable in the public interest, are likely to be resented both by employers and workmen. It was because of these implications of universal and compulsory insurance, as well as because insurance does not in itself prevent, and fails to provide for the poorest and the weakest—who have surely the first claim on the community,—that we refused to recommend it in the Minority Report.

We have examined, in some detail, the advantages and disadvantages of voluntary insurance on the one hand, and, on the other, of the compulsory and universal schemes that are, at this moment, so much in the public eye. But these alternatives do not exhaust the possibilities of insurance. Apart from the entirely voluntary and self-supporting insurance of the Friendly Societies and the Trade Unions, and from the compulsory and subsidised schemes of the German Government, and of the present Cabinet of the United Kingdom, to which practically the whole wage-earning population can be subjected, there is an intermediate form which, whilst not achieving so much as may be promised by the universal schemes, greatly extends the benefits of the voluntary system, and appears to us to offer many advantages over any compulsory system. We could, in this country, accomplish very considerable results, with few of the drawbacks that we have mentioned, by the use, in the department of social insurance, of that characteristic instrument of English Government, the Grant in Aid. Nor is this mere theorising. We actually have this successfully at work on the Continent in what is known as the "Ghent" system of insurance against Unemployment. It is not usually remembered that compulsory insurance against Unemployment is nowhere in force. Even the German Government, which has made so much use of universal and compulsory insurance, and which is contemplating still further extensions of it, has never thought it practicable to apply the system to Unemployment. But the "Ghent" system, introduced originally at Ghent, has spread to nearly all the Belgian towns, to Holland, to Denmark, to Norway, and to some cities of Germany and France. This

is a system of subsidies from public funds to societies affording voluntary insurance against Unemployment. The Trade Unions, or other organisations affording Out-of-Work Benefit, assume the whole responsibility for the maintenance, during involuntary Unemployment, of all their members, and retain therefore all the freedom to decide whether or not a given situation ought to be accepted, and to make such precautions as they choose against malingering. These voluntary organisations giving Out-of-work Pay continue to undertake the whole business of enrolling recruits, collecting contributions, awarding benefit and paying it to the beneficiaries without official interference. After the expiration of each year, the Government (local or national) makes a grant to the society, based either on the membership or on the amount actually paid in Unemployment benefit during the year, but never amounting to more than a portion of what has been expended, so as to leave unimpaired the pecuniary inducement to prevent malingering, to diminish Unemployment, and generally to exercise economy in the administration. This Government Grant, paid after the year has expired, may be deemed a commuted payment from public funds in return for a definite service which has actually been performed by the Trade Union or other society, in having, throughout that year, held the public funds harmless, in respect of all its members, so far as regards Unemployment and the destitution which it causes. The result has been to make it possible for many Trade Unions to insure their members against Unemployment in industries where this had previously been beyond their means; and in this way greatly to increase the number of workmen who have, with all the advantages

of voluntary insurance that we have described—the fostering of foresight and thrift, the training in self-government, the deliberate subordination of present indulgence to future needs—been protected against the worst evils of Unemployment. It will be regarded as a special advantage that the Government avoids, in this way, any obligation to decide whether or not a workman ought to accept a given situation; escapes all responsibility for maintaining or not maintaining the Standard Rate; places no special burden upon the employers; and is under no necessity to establish its own network of organisation to enable it to prevent malingering, and to enter into direct personal relations with every individual workman.

Apart from certain Government subventions to Friendly Societies, in France and elsewhere, we do not know that this "Ghent" system has been applied to insurance against sickness, but we see no reason why this should not be done. In view of the great and patent advantages of the voluntary insurance of the Friendly Societies, and of the Trade Unions giving Sick Pay, we see nothing but good in their all being offered a Grant in Aid from public funds to enable them to extend their beneficent work. This payment should be made year by year in arrear, not in any way as guaranteeing the soundness or the future solvency of such societies, but merely in recognition of a definite service actually rendered to the State during the past year, in having held it harmless, in respect of the entire membership, so far as regards sickness and the destitution caused thereby. It would be easy for each society to make a claim, year by year, in respect of its membership in the past year,

giving the age of each member. The value of the service thus rendered, dependent on the average age of the membership, could then be actuarialy determined ; and a certain definite proportion would thereupon be paid simply for " work done." The State need enter into no partnership with any society ; need give no guarantee, formal or " moral," as to its future solvency ; need not concern itself about its management ; and need impose no restrictions on its freedom. The Government could pay for the work thus done by any society whatsoever, and would be absolved from the invidious and difficult task of deciding which societies were, and which were not, on a proper basis, honestly and economically managed, and actuarialy solvent. If the society went bankrupt, or broke up at any time, it would simply be unable to make its claim in the ensuing year, and would receive no payment.

Such a system of insurance against sickness, combining all the advantages of voluntary insurance, with the possibilities of extension offered by a subvention from the Exchequer, would have, for the prudent statesman, the attraction over a universal and compulsory system that the persons who would receive, when sick, an unconditional money income, and the right to choose their own medical treatment, would be persons who had selected themselves because of their superior foresight or thrift or capacity for self-government. And though they would be getting the contribution from the community without the onerous conditions which in other circumstances might be deemed advisable, either to prevent malingering or to secure the quickest possible termination of the illness, they would, on the other hand, not be getting

the whole of their maintenance from the community, nor even so large a part of their maintenance as persons who had not chosen voluntarily to insure, and whom the community has necessarily to maintain when sickness overtakes them. In short, to use the phraseology of the Poor Law, to every citizen who voluntarily insured himself against sickness, by joining a Friendly Society or Trade Union giving Sick Pay, the State would offer to contribute towards "unconditional relief" in sickness, in his own home, with a doctor of his own choice, under whatever arrangements he and his fellow-members chose to make among themselves. On the other hand, for those who did not voluntarily insure themselves—including those who had been excluded from Friendly Societies, and those who had "run out of benefit"—whom the State must, in the public interest, perforce maintain in sickness, there would be provided efficient medical treatment, including maintenance, and, where required, even maintenance of the family; because we cannot afford, as a nation, to let people remain ill and unproductive a day longer than is inevitable, whether or not they are without means of their own, and we can still less afford to let their wives and children degenerate in body and mind whether or not the breadwinner is ill. But we are not necessarily called upon to give them either medical treatment or maintenance in the form, or under the conditions that would be most agreeable to them. The community can, in their case, properly and advantageously do what is best in the public interest. Thus, with regard to these uninsured masses, we have every reason to take precautions against the creation of unnecessary illness and against malingering; we need not invariably, or as a matter of course, assume

that the treatment must be domiciliary because they like it so, or that the patient himself must have the spending of a money income ; or that what would be accorded to him, in the interest and at the expense of the community as a whole, would be accorded to him without those disciplinary conditions, hygienic in their nature and intent, which to the average sensual man are less agreeable than merely spending his Sick Pay as he chooses, but which are really conducive to his recovery. And the same arguments apply, it is plain, to the case of insurance against Unemployment. To the workman who had voluntarily insured himself, the State could offer its contribution to enable him to spend his undesired holiday time as he pleased, subject only to such regulations as his Trade Union, which would be bearing half or more of the cost, might choose to make for its own protection. On the other hand, to the workman who had refused or neglected to insure against Unemployment, or who had "run out of benefit" or who belonged to an industrial grade in which the workers were unable, in spite of the offer of a Government subvention, to form the necessary voluntary organisation for the purpose, the Government Department dealing with Unemployment would offer the indispensable maintenance under conditions of training calculated to check malingering and to secure to the community, in return for the public expenditure, at anyrate an enhancement in the vigour, skill, and regularity of habit of those who were unemployed.

We throw out, for consideration, another possible modification of the famous "Ghent" system, which, though we should not ourselves recommend it, is certainly preferable to the Chancellor of the Exchequer's scheme

of 1911. The present popularity of insurance, as a method of provision against the contingencies of the wage-earner's life, is due rather to the nature of its revenue side than to any special excellency in its expenditure side. The very grave social and industrial difficulties to which, in the case of unemployment and sickness, any system of compulsory and universal Insurance necessarily leads, are, as we have seen, all connected with the expenditure side. Why, then, should we not distinguish between the two sides of any insurance scheme—the contribution and the provision, —making the contribution universal, and compulsory and uniform, whilst the provision is differentiated according to the circumstances of the persons to be dealt with ? If public opinion among the propertied classes clings to the levy of a special and obvious personal contribution, week by week, on every wage-earner, even if his earnings are insufficient for maintenance, and makes this method of meeting the cost an indispensable condition of providing, for the sick and the unemployed, that which is now seen to be socially necessary, this type of public opinion will probably have its way. It is quite possible to add to our fiscal system what would be, in effect, a poll-tax, of 10s. or 20s. per annum, on all persons having less than a prescribed income, though there might be difficulties in enforcing its collection from those (such as the costermongers, the home workers, the little jobbing craftsmen, the small shop-keepers, and the casual labourers) who are not actually in receipt of wages or salaries from specific employers. But once that we have decided to extract from the wage-earners the weekly contribution that we think it is for their spiritual welfare that they should pay, we

need not wantonly encounter all the difficulties that lurk in the universal distribution by the Government of weekly money doles to all who are sick or unemployed. To "pay people to be ill" or to "pay people to be unemployed," is a difficult operation to perform with national safety, and one which it is somewhat surprising to find advocated in quarters where it is most warmly supported. It becomes more practicable if it is not extended to the whole population. Why should we aim at subjecting all the wage-earners, merely because they have been subjected to a uniform Government tax, also to a uniform method of Government provision? To those among them who have, by voluntary insurance, over and above the compulsory Government premium or tax, marked themselves out as possessing the qualities of foresight and thrift, the faculty of self-government, and the capacity to subordinate present indulgencies to future needs, we may safely and justly accord—not, indeed, more money than the rest, out of the common fund to which all will have equally contributed, but what they will value even higher, the privilege of receiving their share through their own Friendly Society or Trade Union in the form of a freely disposable money income, to spend as they choose, and the boon of using their periods of unemployment exactly as they please. But those who have refused or neglected voluntarily to insure themselves, or who have run out of benefit, and are therefore unable to give to the State the indispensable assistance which the Friendly Society or Trade Union machinery would afford, cannot, we suggest—if they are to be found maintenance out of the common fund whenever they are sick or unemployed—safely be accorded the same free spending

money and the same free idle time as those for whom the social machinery of the voluntarily formed Friendly Society or Trade Union is available. All such persons must, in the public interest, be provided for during the whole period of sickness and unemployment, and provided for in the best practicable way ; and we do not suggest that any less should be spent upon them, out of the common fund, than on the members of Friendly Societies and Trade Unions. As a matter of fact, as a large proportion of these persons will have, for one reason or another, "bad lives," they will, under any wise administration, or, indeed, under any administration whatever, necessarily cost the community, in one form or another, actually more per head for maintenance and treatment than those citizens who are capable of voluntarily joining and continuing in self-governing Friendly Societies. But those who remain outside the organisation of the Friendly Societies and the Trade Unions must necessarily be dealt with by the public departments ; and it is vital to any prudent administration that they should be dealt by those public departments which have for their function the actual prevention of the contingency to be provided for —in the case of sickness the Local Health Authority, and in the case of Unemployment the new National Authority of which we have the nucleus in the Labour Exchange. Only by the use of the preventive machinery of these authorities can we secure even the measure of prevention of malingering that the Friendly Society and the Trade Union provide for their own members. And we suggest that whilst the sick or unemployed persons for whom the Public Authorities have in this way to provide should have a definite right to the best treatment that can be

afforded to them, they should, in contrast with the Friendly Society or Trade Union members, have no *right* to any money payment for their own spending. What they would get would be the *treatment*, domiciliary or institutional, best suited to their condition, with a view to returning them to the ranks of productive citizens, whether or not this involved a money payment. It would be only when it was ascertained that they were permanently invalidated and could not be cured, and yet were not guilty of criminal malingering, that they would be raised to the rank of pensioners, free to spend their little weekly sum in the way they thought fit. If they were discovered to be wilfully malingering, either in the way of sickness or the way of unemployment, they would have to be handed over (but only on judicial conviction) to some hospital or Reformatory Detention Colony where their state of mind might be properly attended to.

In conclusion, we wish to make our own position clear. We repeat, with regard to the various proposed schemes of Sickness and Unemployment Insurance, what we said a few pages back about the Workmen's Compensation Act: The necessity and the urgency of making some provision out of public funds for the sickness and unemployment of the wage-earners is so great that we should regard the final rejection of even a defective scheme as a net loss. We owe to Mr. Lloyd George, with his broad-minded humanitarian zeal, the teaching of Parliament to "think in millions" when approaching the pressing problems of unemployment and sickness; and the persuading of the whole nation to contemplate with equanimity the undertaking of new and far-reaching obligations in respect of the maintenance in health of the entire

wage-earning class. We ourselves look upon a weekly poll-tax on the manual worker, and a "tax on wages" levied on the employer, as an inequitable and extravagantly costly method of raising public revenue. We consider that the payment, to all persons who are ill or unemployed, of an inadequate and practically unconditional income in cash will not ensure either the medical treatment or the personal conduct likely to lead to the earliest possible restoration to productivity, or even to the adequate maintenance of the patient, his wife or his child, in which the community has the greatest interest. We doubt whether the nation makes a good bargain for itself when it seeks to limit its liability to a definite number of weekly payments, irrespective of whether or not the patient has been restored to wage-earning, and gives up, for this illusory limitation, the right to require anything from the patient in the way of co-operation in his own cure. But we are, at this moment, face to face with an obsession of the public mind in favour of insurance. This obsession is not likely to be removed by any demonstration that it depends on a confusion between voluntary and compulsory insurance, which have entirely different attributes, and lead to entirely different results; or that it involves an extravagant expenditure of public funds on persons who would in any event have maintained themselves at the prescribed standard of civilised life. Those who desire to improve the present deplorable state of things have to accept popular obsessions and misunderstandings as part of the situation with which they have to deal. Hence, the philosophic onlooker will be prepared to accept both an unintelligent method of taxation and an equally unintelligent method of provision as a necessary preliminary to persuading the

community to adopt a policy of preventing sickness and preventing unemployment. Whatever scheme of insurance is adopted—especially a bad scheme—will plainly not be final. We shall have to learn from our own experience, if we are too foolish to learn by the experience of others; and we shall find, as the German Government has found, that insurance schemes are always in the melting pot. And it is an interesting corollary that the more universal and the more compulsory the scheme—the more heavily it involves the pecuniary interests of the community as a whole—the more quickly and the more certainly will the nation become alive to the necessity of a Policy of Prevention.

APPENDIX TO CHAPTER VII

Notes and References

PAGE 160. We know of no adequate study of Social Insurance as such, though we give particulars below of the principal literature relating to Friendly Societies and Government Insurance on the Continent of Europe. But see *State Insurance: a Social and Industrial Need*, by F. W. Lewis (Constable: 1909); and *Workingmen's Insurance*, by W. F. Willoughby (1898).

PAGE 163. The Friendly Societies of the United Kingdom have been elaborately described in *English Associations of Working Men*, by J. M. Baernreither (Sonnenschein: 1891); *The Friendly Societies Movement* (1885) and *Mutual Thrift* (Methuen: 1892), both by Rev. J. Frome Wilkinson; and *Provident Societies and Industrial Welfare*, by Sir E. Brabrook (Blackie: 1898)—all these being now somewhat belated; and, it is understood, out of print. Later statistical information will be found in the Annual Report of the Chief Registrar of Friendly Societies, published as a Parliamentary Paper.

The Friendly Societies have an internal literature of their own which is well worth study. See, for instance, the *Friendly Societies' Guide Book* (King: 1900); the *Oddfellows' Magazine*, the *Foresters' Monthly Magazine*, and similar periodicals; the Annual Reports of the various societies; the quinquennial reports of their actuarial valuations; the proceedings at their various annual conferences; and various works by their actuaries (such as *An Inquiry into the Methods, etc., of a Friendly Society*, by R. P. Hardy, 1894; *An Account of an Investigation of the Sickness and Mortality Experience of the Independent Order of Oddfellows (Manchester Unity) during the years* 1893-7, by A. W. Watson).

The "friendly benefit" side of Trade Unionism is described in our *Industrial Democracy* ("The Method of Mutual Insurance," pp. 152-72; "Trade Unionism and Democracy," pp. 826-9); see also *Trade Unionism, old and new*, by George Howell (Methuen: 1907); and the Reports of the Labour Department of the Board of Trade on Trade Union Statistics.

The various Governmental systems of Social Insurance, started by Bismarck in the German Empire in 1881, and now adopted, in various incomplete forms, in Austria, Denmark, Belgium, Holland, Norway, and France, will be found in *Workingmen's Insurance and Compensation Systems in Europe* (U.S. Commissioner of Labour: 1911).

The principal German works, apart from an extensive pamphlet literature, are as follows:—

Die Arbeiterversicherung, by Dr. Zacher, 5 volumes, describing elaborately both the German systems and those of all other countries.

Forderungen und Vorschläge der Aerzten zur Abänderung der Deutschen Arbeiterversicherungsgesetze.

Die Krankenkontrolle, by Fiebig and Hananer.

Die Mission der deutschen Krankenkassen, by Kampffmeyer.

Stellung und Aufgabe des Arztes aufdem Gebiete der Krankenversicherung, by Jaffe (1903).

Die Wirtschaftliche Ruin des Aerztesstandes.

Buch der Arbeiterversicherung, by Funke and Hering (Berlin: 1905).

Statistik der Arbeiterversicherung des Deutschen Reichs, 1885-1906, by G. A. Klein (Berlin: 1908).

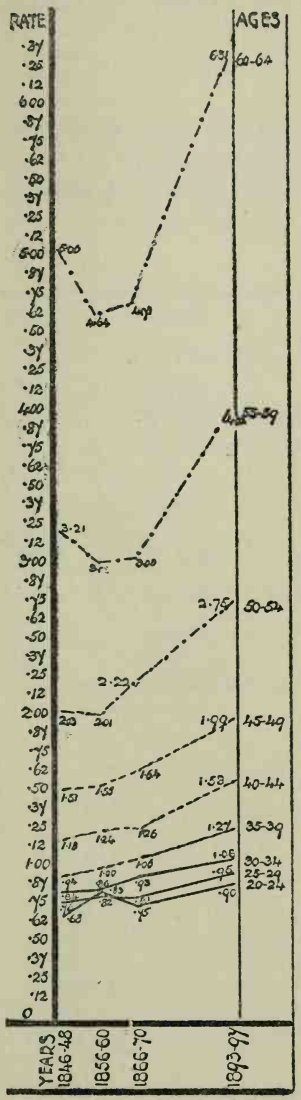
As to the steady rise in the rate of sickness, at all ages, coincident with a steady fall in the death-rate, at all ages, see the appended inscriptive diagram of the greatest of all Friendly Societies, the "Manchester Unity" of Oddfellows, which has over a million members, and an admirable reputation for honesty and solvency.

Compiled from data given in "An Account of an Investigation of the Sickness and Mortality Experiences of the I.O.O.F., Manchester Unity, during the years 1893-7," by A. W. Watson, F.I.A., etc. (pp. 18-19).

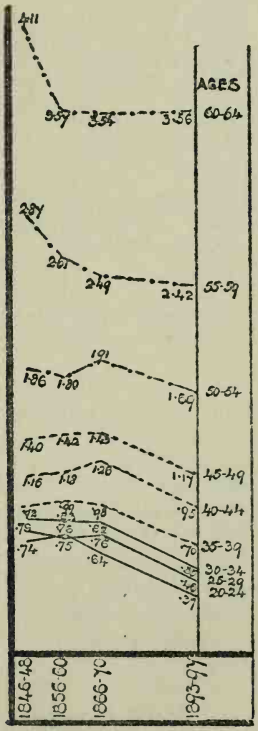
With regard to the cause of this rise in the rate at which Sick Pay is drawn, we content ourselves with reprinting a footnote to our *Industrial Democracy* (Longmans: 1897), referring to the function of the Branch in Trade Union organisation. "The utility of this jury system, if we may so describe the branch function, may be gathered from the experience of other benefit organisations. It is, to begin with, significant that the great industrial insurance companies and collecting societies, with their millions of working-class customers, and their ubiquitous network of paid officials, but without a jury system, find it financially impossible to undertake to give even Sick Pay, let alone Out of Work Benefit. The Prudential Assurance Company, the largest and best managed of them all, began to do so, but had to abandon it because, as the secretary told the Royal Commission on Friendly Societies in 1873, 'after five years' experience we found we were unable to cope with the fraud that was practised.' Among friendly societies proper, in which sick benefit is the main feature, it is instructive to find that it is among the Foresters and Oddfellows, where each court or lodge is financially autonomous, that the rate of sickness is lowest. One interesting society, the Rational Sick and Burial Association (established in 1837 by Robert Owen and his 'Rational Religionists'), is organised exactly like a national amalgamated Trade Union, with branches administering benefits payable from a common fund. In this society, as we gather, the rate of sickness is slightly greater than in the Affiliated Orders, where each lodge not only decides on whether benefit shall be given, but also has itself to find the money. Finally, when we come to the Hearts of Oak Benefit Society, the largest and most efficient of the centralised friendly societies having no branches at all, and dispensing all benefits from the head office, we find the rate of sickness habitually far in excess of the experience of the Foresters or the Oddfellows, or even of the Rationals, an excess due, according to the repeated declarations of the actuary, to nothing but inadequate provision against fraud and malingering. During the eight years 1884-91, for instance, the "expected sickness," according to the 1866-70 experience of the Manchester Unity of Oddfellows (all districts), was 1,111,553 weeks; the actual weeks for which benefit was drawn numbered no fewer than 1,452,106, an excess of over 30 per cent." (*An Enquiry into the Methods, etc., of a Friendly Society*, by R. P. Hardy, 1894, p. 36).

Page 181. On the problem of compensation for industrial accidents, see *Industrial Insurance in the United States*, by C. R. Henderson (Unwin: 1909); *The Practice of Insurance against Accidents and Employers' Liability*, by Alfred Foot (1907); *Handbuch der Unfallversicherung* (Leipzig: 1909-10; 3 vols.).

Rate of Sickness per Member per annum (Weeks).



Rate of Mortality per 100 Members per annum.



It may be convenient to append a statistical summary of the operations of the German Government's Social Insurance schemes for 1908. The total population of the Empire was estimated at 31,084,000 males and 31,898,000 females, making a total of 62,982,000.

TABLE SHOWING, FOR THE YEAR 1908, THE NUMBER OF PERSONS INSURED, THE NUMBER OF SEPARATE ORGANISATIONS, THE AMOUNTS CONTRIBUTED AND PAID, AND THE NUMBER OF PERSONS IN RECEIPT OF BENEFITS, IN RESPECT OF SICKNESS, ACCIDENT AND INVALIDITY, AND OLD AGE.

	SICKNESS.	ACCIDENT.	INVALIDITY AND OLD AGE.
No. of persons covered by insurance (membership)			
Males	9,880,541	14,795,400	10,559,900
Females	3,309,058	8,878,600	4,672,100
Total	13,189,599	23,674,000	15,232,000
No. of separate associations administering the benefits ..	23,057	114	41
Amount contributed by wage-earners	£11,811,009	nil.	£4,610,559
Amount contributed by employers	£5,745,693	£9,079,827	£4,610,559
Amount contributed or expended by Government	nil.	nil.	£2,526,091
Interest, etc.	£743,003	£1,297,694	£2,546,892
Total receipts	£18,299,706	£10,377,521	£14,294,103
Amount distributed in cash to beneficiaries	£16,552,493	£7,894,236	£9,073,838
No. of beneficiaries within the year	5,701,180	1,008,677	{ 958,844 * / 127,873 †
Administrative expenses ...	£974,712	£1,296,700	£973,116
Funds	£13,885,418	£16,330,072	£74,480,530

* Invalidity Pensions. † Old Age Pensions.

DETAILS OF EXPENDITURE

Sick Insurance

	£
Medical Treatment	3,577,215
Medicine and Appliances	2,322,397
Sick Pay to Members...	7,169,968
Sick Pay to Relatives...	210,947
Child Birth Pay	296,570
Hospital Treatment	2,290,602
Burial Money	416,758
Various	268,333
Total*	£16,552,490

Accident Insurance

	£
Treatment	180,307
Sick Pay during Waiting Time	41,092
Hospital Treatment	251,321
Allowance to Relatives	68,663
Allowance to Injured	5,763,541
Lump Sums	82,446
Burial Money	37,654
Annuities to Relatives of Deceased	1,410,061
Lump Payments to Widows	47,060
Lump Payments to Foreigners	12,086
Total*	£7,894,231

Invalidity and Old Age

	£
Treatment	894,722
Augmented Allowances to Relatives	55,261
Treatment of Invalids in Homes	27,429
Invalidity Annuities	6,646,618
Sickness Allowances	170,292
Old Age Pensions	817,662
Money Returned—	
(*a*) At Marriage	293,454
(*b*) On Injured being Compensated under Accident Insurance	2,599
(*c*) At Death	165,798
Total*	£9,073,835

PAGE 194. It is not commonly realised that, under the Merchant Shipping Acts, the Government has, for the past fifty years, maintained a compulsory Labour Exchange for all persons employed on board ship, as sailors or otherwise. No engagement of any such person may be concluded except at the Mercantile Marine Office, one of which exists at each port, and in the presence of the Superintendent. Thus, every unemployed sailor or fireman knows that there is only one place in each port at which he can find a job; and that all vacancies will be reported there. More than half a million situations a year are thus filled. See the description of the working of the organisation in Minority Report of the Poor Law Commission, Part II., ch. iv. (p. 640 of official 8vo edition).

PAGE 194. As to the difficulties arising from disputes about the demarcation between trades, particularly prevalent in the shipbuilding industry, see our *Industrial Democracy* (ch. xi., "The Right to a Trade," pp. 508-27).

* The slight discrepancies between these totals and those in Table I. are due to fractions of pounds being omitted from the items of expenditure in Table II.

PAGE 197. The rates and hours quoted in the text for fitters at Manchester, Leeds, Keighley, and Gainsborough respectively are those (1911) now recognised by the Amalgamated Society of Engineers. More extreme diversities can be found in the lists of recognised rates in the Annual Reports of the Amalgamated Society of Engineers or the Amalgamated Society of Carpenters and Joiners. As to these local differences in wages, see our *Industrial Democracy*, pp. 320-1, or *Local Variations in Wages*, by F. W. Lawrence (Longmans: 1899).

PAGE 203. For the achievements and potentialities of the Grant in Aid, see *Grants in Aid: a Criticism and a Proposal*, by Sidney Webb (Longmans: 1911).

The "Ghent System" of Unemployment Insurance is described in *Insurance against Unemployment*, by D. F. Schloss (King: 1909), and *Unemployment Insurance*, by I. Gibbon, with preface by Prof. L. T. Hobhouse (King: 1911).

VIII

The Enlarged Sphere of Voluntary Agencies in the Prevention of Destitution

It is sometimes claimed for the United Kingdom that it is, of all countries, the one in which private charity and philanthropy have the largest scope. The continental observer in London has remarked, with surprise, the frequency with which he meets the mystic formula "Supported by Voluntary Contributions." It is, however, an insular delusion to suppose that, in the field of provision for the needy, Voluntary Charity plays a proportionately larger part with us than in other countries. In most Roman Catholic nations, in Russia, in Turkey, in India, and throughout the Far East, there is proportionately more almsgiving, and the State plays a smaller part in the provision for the poor, than in the England of the past half century. What is really distinctive of the Britain of the present day is, on the one hand, the extensive substitution for the personal distribution of alms, of independent corporations and societies administering, through salaried officials, funds voluntarily subscribed for the purpose; and, on the other, the use that is made, as part of the governmental machinery, central or local, of the unpaid and voluntarily serving amateur. We see, in fact, the paradox that a large and growing part of the activities of the Voluntary Agencies in all our great cities

are exercised, not by volunteers, but by a paid bureaucracy; whilst over an extensive and steadily increasing field the operations of the local or central Government are carried on, not by officials, but by unprofessional volunteers. We have been groping our way to a clear and rational theory as to the proper relationship between the Government, on the one hand, whether national or municipal, and the Voluntary Agency on the other. An examination of this relationship, and of the theories by which it has successively been directed, will make plain the very great enlargement of the scope of private philanthropy that the proposed campaign for the Prevention of Destitution involves.

The idea that there ought to be any deliberate organisation of our charitable feelings, or that there can be any systematic relation between individual philanthropy and the action of the State, is a comparatively modern one. There are still many good people among us who instinctively resent any discouragement of the personal impulse to give alms or to perform "good works" as a religious duty by which we "acquire merit" or do glory unto God, quite irrespective of the effect really produced upon the recipients and beneficiaries. To them, at least in theory, personal charity is everything. On the other hand, there are still amongst us representatives of the unspoken views of the "Early Victorian" economists, who regard every kind of philanthropic action as a hideous mistake, calculated to undermine the independence and lessen the energy of the poor, and even to promote the survival of the unfit. To them, personal charity and Government provision are, at least in theory, alike anathema.

We may trace a certain succession in the abstract theories of relationship between the philanthropic efforts of voluntary agencies and the provision made by the State; or rather in the modifications of these theories under the stress of practical application. The Poor Law Commissioners of 1834 left, in their theory, little standing ground for private philanthropy. They allowed it clearly to be seen in their classic Report that they regarded all charity, whether public or private, as objectionable in principle, as interfering with the beneficent effects of the competitive struggle. They felt obliged to sanction the bare relief of actual destitution in a "well-regulated" workhouse, lest the desperation of starvation should lead to riot and crime. But the assumption implicit throughout this school of thought was that, if all were unflinchingly left to suffer the consequences of their own actions, the constantly acting pressure of the fear of want would compel everyone to be self-supporting—that the able-bodied unemployed would be automatically absorbed by an entirely free and unorganised Labour Market, or else driven to emigrate to new lands; and that even the children, the sick, and the aged would, if no other means were forthcoming, be maintained by their able-bodied relations. The suppressed alternative was that, in so far as this did not happen, the weaker ones would die, and, by relieving the pressure of population, leave the survivors better off!

But even in 1834 human nature was too weakly indulgent for a consistent theory of this kind; and as the Poor Law Commissioners realised that what they were proposing was a revolution in policy that would be condemned as inhuman and unchristian, they thought it expedient to leave a loophole for charity. Whilst laying

down as an axiom of universal application that the able-bodied person (and his dependents) should be refused all public relief otherwise than in a deterrent workhouse, they suggested that, in really deserving cases, which they evidently regarded as exceptional, private charity might intervene and " prevent " the sufferer from becoming a pauper. This peculiar use of the word " prevent " became, so to speak, classical among those who wrote and spoke about the treatment of the poor. A " preventive policy " meant always a policy preventive of pauperism—that is, preventive of dependence on the Poor Rate—not in the least a policy that prevented the occurrence of destitution. It was, for instance, a " preventive " treatment of the case if, after destitution had come, some charitable person or philanthropic agency supplied a pension or even gave temporary relief to tide over a period of unemployment, because it prevented the destitute person from applying for parochial relief. This we may term the fender or " Cowcatcher " theory of the relationship between voluntary agencies and public provision. Of prevention in the other sense, the arresting or counteracting of the causes of destitution, so that it should not occur, we hear, in this connection, nothing. When the causes had operated, and the destitution had occurred, or was at any rate obviously near at hand, it was hoped that, if the case were a " deserving " one, private charity would intervene to catch the sufferer and ward off his falling upon the Poor Rate.

A more elaborate and precise formulation of the relationship between voluntary agencies and the Poor Law was attempted in Mr. Goschen's Memorandum of 1869. This arose out of the great and widespread distress of the

preceding years, especially in the East End of London; and out of a recognition of the demoralisation produced by an indiscriminate distribution of "Relief Funds" and other doles. Mr. Goschen saw that between those for whom the "deterrent" treatment of a strict Poor Law could be justified and maintained, and those who needed only to be temporarily warded off from falling into its demoralising clutches, there existed an extensive class for whom permanent provision had somehow to be made. As President of the Poor Law Board, he had no desire to extend the sphere of the Poor Law Authorities. He therefore not only recognised the necessity for the permanent and ubiquitous existence of voluntary agencies alongside the Poor Law, but he also left to them the permanent care of this large class of cases. The Poor Law was to be confined exclusively to the relief of the destitution of those who were wholly destitute in the strictest sense of the term, and without any income whatsoever, whilst those who were only so far as necessitous as to be partly without the means of subsistence were to be relegated entirely to voluntary agencies. What Mr. Goschen set up may be called the "parallel bars" theory of the relationship between State action and voluntary agencies, each having its own appropriate clientele of beneficiaries. "The principle that he laid down," says the Majority Report of the Poor Law Commission, "was that there should be co-operation between Poor Law and charitable societies, but not overlapping; that is, that each case should be fully dealt with by either one or the other agency, and that, neither unwittingly nor of set purpose, should there be a supplementation of the allowances of one agency by the relief granted by others."

In this Memorandum by Mr. Goschen, promulgating what we have called the "Parallel Bars" theory, we see the origin of the conception ever since entertained by the Charity Organisation Society of the relative spheres of Voluntary Agencies and State action, with regard to the provision for the necessitous. It is interesting to notice that the only State action contemplated either in Mr. Goschen's Memorandum of 1869, or in the conception to which we have referred, is the relief of destitution by the Poor Law Authorities. This curious limitation of view has clung to this theory throughout its subsequent development. In no analysis with which we are acquainted, of the actual or desirable relationship between the public and the private treatment of the poor, have we found any notice taken of the very extensive provision, of one sort or another, made by the Local Health Authorities, the Local Education Authorities, the Local Lunacy Authorities, the Local Pension Authorities or the Unemployment Authorities, which are together providing to-day, actual maintenance out of the rates and taxes for more than twice as many persons as are being maintained by the Poor Law Authorities. The very lengthy chapter on Charity, in the Majority Report of the Poor Law Commission of 1909, ignores all these developments of State action as completely as did Mr. Goschen forty years previously.

The first interpretation of the " parallel bars " theory —the separation of the wholly destitute (to be dealt with exclusively by the Poor Law) from the insufficiently maintained (to be provided for entirely by the Voluntary Agencies)—proved, in practice, quite impossible. No such sharp line of division was found to exist; and in the majority of cases the division, however made, was transient

only. Any family suffering from insufficiency of income is, in fact, removed from destitution by such a short stage that the distinction soon becomes obliterated. Wherever Voluntary Agencies did not exist, or were not very prompt and not very ubiquitous in their action, the Poor Law Authorities had necessarily to come to the help of the families whose exiguous resources were insufficient for full maintenance, under penalty of seeing these families very promptly drop into complete and often irreparable destitution. This silent and gradual expansion of the action of the Poor Law Authorities—notably with regard to the sick, the children, the widows, the physically or mentally defective and the aged—with the consequent enlargement of the official definition of "the destitute" so as to make it (as the Local Government Board informed the Poor Law Commission) practically synonymous with "the necessitous," bade fair to leave no independent sphere for private charity. On the other hand, if Voluntary Agencies were to be expected to succour all the cases in the state of insufficiency of income, as Mr. Goschen had suggested, there was, on the one hand, the obstacle that charitable funds and private agencies were hopelessly inadequate to the task; and, on the other, wherever and in so far as they were adequate, there was the danger of a wholesale supplementing of inadequate wages which would have undermined the obligation for self-maintenance. It mattered little in the Roman Empire whether the great distributions of food to all and sundry in relief of destitution were given by the Emperor or by some great patriot eager to curry favour with the people. It became obvious that Mr. Goschen's Memorandum, with its "parallel bars" theory of a division of spheres between Voluntary Agencies

and State action, had to be interpreted by some other method of discrimination than the enquiry whether a person was wholly or only partially destitute.

A great step forward was made in the coming into action of the Charity Organisation Society. We do not, in this generation, adequately realise how great an advance in thought was expressed in the very name of the society ; and in its constant lesson that charity, like everything else, must be judged by its total results upon the community in the long run, and that it accordingly needed, if it were not to become a positive evil, to be deliberate and well-informed, and in the best sense highly organised. The able and zealous leaders of this society set themselves, among other things, to devise a good working hypothesis as to the relative spheres of private charity and State action, to be exemplified in their own practice as to the relation to be set up between Voluntary Agencies and the Poor Law. They started with a ready acceptance of the new departure made by the energetic Inspectorate of the Local Government Board in 1871-5, in endeavouring to suppress Outdoor Relief, and to apply the " Workhouse Test," not as the 1834 Report had proposed, to the able-bodied and their dependents alone, but to all applicants for Poor Relief. It was, in fact, " now argued," says Mr. T. Mackay, " that just as in the Act of 1834 the fear of the Workhouse had obliged the able-bodied to assume responsibility for the able-bodied period of life . . . the application of the same principle to the other responsibilities of life would produce equally advantageous results." In accordance with this policy, the " strict " Boards of Guardians refused Outdoor Relief, and offered only admission to the General Mixed Workhouse, to the

aged and the infirm, the chronically sick, and the widow encumbered with young children, as a means (i) of persuading other men and women, in their able-bodied years, to save up enough to provide for themselves and their dependents in sickness, widowhood, orphanage and old age; and (ii) of putting pressure on the relations of the applicants, including those not legally liable for their support, to make them pay up rather than see their relations suffer the disgrace and the hardships of workhouse pauperism. This momentous "extension" of the principles of 1834 enormously increased the number of cases in which there seemed ground for the intervention of Voluntary Agencies to ward off the necessity of going into the workhouse. The need for charity, which had appeared to the Poor Law Commissioners of 1834 to be sporadic and occasional, was now, as Mr. Goschen had indicated, recognised to be ubiquitous and permanent; but its appropriate sphere was taken to be, not so much that of supplementing the resources of those who were not destitute, as that of preventing the "deserving" person who was qualified to receive Poor Law relief from having to apply for it. The "Cowcatcher" theory was accepted as defining the principal purpose to be fulfilled by Voluntary Agencies, whilst the "Parallel Bars" theory governed their form and their methods of action.

But this view of the relation of Voluntary Agencies to State action proved, in practice, to be as inapplicable as its predecessors. The funds of the charitable and the personal services of the voluntary helpers were soon discovered to be as inadequate to provide for all the "deserving" destitute, who needed to be fended off the Poor Law, as they were to supplement the insufficient

incomes of the merely necessitous, who were not to be qualified for Poor Law relief. And this proved to be true of town and country alike. It was soon realised, though not quite so soon explicitly avowed, that there were, among those to whom the Boards of Guardians were being told to offer nothing but the Workhouse, large numbers of most " respectable " and " deserving " people, who had no relations from whom any adequate support could possibly be obtained—aged widows whose blameless lives of incessant toil had outlasted those of all their relations ; sufferers from chronic and incurable disabling illnesses, whose relations were quite unable to maintain them ; the host of blind, deaf and dumb, crippled, epileptic, and feeble-minded ; the pathetic contingent of the orphans and foundlings ; the tragic army of the phthisical, sinking gradually into premature death, and dragging down with them, by slow contagion, the wives and children with whom, in the absence of other provision than the workhouse, they had perforce to live. In many instances, indeed, what was required for these most eminently " respectable " and " deserving " cases was something which it was beyond the capacity of personal service or private charity to give—sometimes an alteration in the conditions of industry, sometimes a change in the environment of the home, sometimes the permanent relegation to a specialised institution.

Meanwhile the other aspect of the theory—the restriction of Poor Law Relief to those who were undeserving—coupled with the contemporary belief in the efficacy of a deterrent regimen, made the workhouse a quite unfit place into which to thrust the blameless aged, the chronically infirm, the sick or the children ; and, indeed,

any " respectable " or " deserving " person whatsoever. If the Poor Law relieved all the destitute, sheep as well as goats, there might conceivably be some chance of decent company and decent treatment for the good. But when it became the accepted doctrine that Voluntary Agencies would prevent all the deserving from sinking into Poor Relief, it followed that the Workhouse had to be run as an institution to which only the reprobates resorted.

At the same time, just when it has become of vital importance to classify correctly the " deserving " and the " undeserving "—the treatment to be meted out to the sheep and goats being so immensely different—kindly men and women realised that this classification was beyond human power. The most vigilant scrutiny of the past—a scrutiny which was bitterly resented even by the most " respectable "—failed to afford sufficient material on which to estimate personal desert. " What's done we partly may compute ; but never what's resisted." It was impossible to allow for all the adverse circumstances of heredity and early nurture, and all the complex environment of any particular life. It was impossible to separate the helpless innocent wife and child from the man whom we could convict of lack of strenuousness, inability to resist the jovial glass or failure to save something of his scanty income. Moreover, with regard to the important point of reformation or improvement, anything like personal desert, as shown by a blameless record, turned out to be curiously irrelevant. Some of the most " undeserving " cases, judged by past conduct, were found to yield, when placed under a wisely humane treatment, the most valuable results. Young girls who had fallen into sexual immorality ; men and women who had, under stress

of worry or grief, or in the agony of prolonged unemployment, succumbed to intemperance; persons of either sex and of all ages who had suddenly yielded to outbursts of passion or temptations to theft or embezzlement, were often more quickly reformed and could be more thoroughly set on their feet, in complete economic independence, than the most "worthy" characters or the most "blameless" lives, who had never fallen into sin or self-indulgence, but who were always and irremediably below a sufficient level of physical vigour or mental efficiency.

The outcome was a gradual refinement of doctrine by the Charity Organisation Society. Henceforth the cleavage was to be made, not by any estimate of moral desert, but by a decision as to whether the case could or could not be effectively "helped," by the kindly but amateur personal service and somewhat restricted means at the disposal of any Voluntary Agency. The vast mass of cases which could not be so helped, which required a greater or more lasting expenditure than could be afforded, or which involved interferences beyond the capacity of any private philanthropy—however "blameless" the record, however "deserving" the personality—were perforce relegated, *along with the flagrantly undeserving, the scallywags and the drunkards*, to the tender mercies of the Poor Law. But this necessary refinement of doctrine, which has led the Charity Organisation Society to substitute, as its beneficiaries, the "helpable" for the "deserving," deprived what we have called the "Parallel Bars" theory as to the relationship between Voluntary Agencies and State action, of all its ethical justification. If the most deserving aged, the most blameless incurable sick, the chronically infirm who have led beautiful lives of patient endurance,

the innocent wives and children of thriftless unemployed men, the man or woman broken down by a hard life of excessive toil, and every person who, from whatever misfortune or affliction, requires continuous and permanent treatment, are to be abandoned by the Voluntary Agency, as not within its resources " helpable " ; and are therefore to be required to enter the Workhouse, there to be mixed up with the " workshys," the drunkards and the wastrels, the position becomes untenable. The Board of Guardians finds it impossible, on the one hand, to subject such guiltless and respectable persons uniformly to the horrors and indignities of the workhouse ; and, on the other, to maintain, in the Workhouse that inevitably becomes " mixed," anything like the regimen desirable for the healthy able-bodied men of bad conduct. The enforced abandonment by the Voluntary Agency, of the function of providing for the deserving, makes, in fact, impossible the restriction of State action to the maintenance of a deterrent Poor Law.

This breakdown of the " Parallel Bars " theory of the relationship between Voluntary Agencies and State action has had the result of preventing the Charity Organisation Society from accomplishing the task for which it was established. It has failed to " organise " charity. It has not even succeeded in stopping, and (as may be estimated) not even in reducing in amount, the perennial flow of unconditional and indiscriminate doles all over the country, which most observers believe to do so much harm. Indeed, within little more than twenty years of the foundation of the Charity Organisation Society, there came into play an organised and indomitable attempt to deny and oppose the whole doctrine embodied in its principles and practice.

As the Charity Organisation Society, and those charitable agencies which it could influence, refused all help to many a destitute person, on one plea or another, and as the Poor Law refused help except on terms which both the best and the worst of the destitute refused to accept—as both alike were demonstrably failing to prevent the creation of fresh destitution—the more fervent Christian Churches found it impracticable to refuse food and shelter to those who were palpably in need of them. The alliance between a discriminating philanthropy and a deterrent Poor Law, which had seemed at first so plausible, found its determined opponent in General Booth and the Salvation Army. Revealing to an astonished world, in 1890, the extent of the mass of chronic destitution in all our large towns—the putrefying and soul-destroying social misery in which one-tenth of the entire population, deserving and undeserving, was plunged—General Booth exposed the futility of the assumptions and doctrines on which most " organised " charity was founded, with a thoroughness and a popular advertisement that had never before been witnessed. He convinced public opinion that the " deterrent " regimen of the Poor Law had so far succeeded, or so far failed—whichever view might be preferred—as to leave outside its scope, at all times, hundreds of thousands of persons whose destitution was real enough to be a social danger. It became beyond the possibility of doubt that a great mass of persons who had become thriftless, vagrant, mendicant, dishonest, " workshy " or criminal, would not accept the penal relief offered to them in the workhouse ; except, perhaps, for a few days when it suited their convenience. They even shewed a slight preference for the hospitality of His Majesty's prisons ; and found the commission of

some little theft, which might possibly not be discovered, a more agreeable gate to maintenance in extremity than application to the Relieving Officer. Whether "deserving" or "undeserving," these unfortunates had, for General Booth, souls to be saved. In their existing state, it was practically impossible to approach them with the means of Grace. Mixed up with this putrefying mass, and steadily dragged down by its pressure, were individuals more sinned against than sinning, men and women who had succumbed to unmerited misfortune, people with characters good, bad and indifferent, dependent women, innocent children, all submerged in the same morass. "Darkest England" showed, in fact, that both the Poor Law and charity had failed to prevent or even to relieve destitution. But General Booth carried the war into the enemy's camp. He announced his intention of offering the necessaries of life to all and sundry who were in want, however "undeserving" they might be, in the hope of saving their souls. He appealed for funds, he opened Free Shelters, he distributed free food, he gave clothes, he lavished help on everyone who was, or who might become, a penitent. His example was quickly followed by the Church Army and by other religious denominations. Opposite the strictly administered workhouse, in nearly every great town, there arose a Free Shelter with its free meal, open to everyone who refused the penal discipline of the workhouse, or who had been rejected, or had never been discovered, by the zealous workers of the Charity Organisation Society and similar bodies. And this general public provision for the "Submerged Tenth," administered by the apostolic zeal of the different religious organisations, has never since slackened.

There is a curious pathetic irony in the attempt made by the Charity Organisation Society, and the strict administrators of the Poor Law, to hide their heads in the sand and to refuse to recognise the complete breakdown of their theory of the relationship of Voluntary Agencies and the Poor Law. Thus, Mr. Crowder—who has for 30 years devoted himself to the strictest possible administration of Poor Relief on the St. George's in the East Board of Guardians, and to a wonderfully zealous direction of the Charity Organisation in the same parish—came before the Poor Law Commission to testify to the complete success of the relationship between the Poor Law and charitable agencies that we have described. He was all for " the rigour of the game." " The business of the Poor Law " he said, " is the relief of destitution as distinguished from poverty. The fundamental principle with respect to legal relief is that the condition of the pauper ought to be, on the whole, less eligible than that of the poorest class of independent labourer. Where cases of real hardship occur, the remedy must be applied by individual charity, a virtue for which no system of relief derived from a compulsory tax can or ought to be a substitute." And he claimed that the invariable " offer of the House," with the Charity Organisation Society outside, had been proved entirely successful. " I think," he continued, " the proof of the pudding is in the eating. We can point to the fact that there are all these very poor people in St. George's *getting their own living without out-relief. We conclude that their energy and industry have increased,* and their thrift, and so forth." " In St. George's the people have been systematically taught, for many years . . . not to look to the parish, but to provide for themselves ; hence,

in ordinary times, *applications for Outdoor Relief are rarely made.*" Happy and prosperous and virtuous St. George's in the East, after thirty years of this stern and unbending schooling!

What Mr. Crowder did not tell the Poor Law Commission, and what, in fact, he refuses to see, is that, during these very years the Salvation Army and the Church Army, and various charitable agencies acting on similar impulses, have been freely and indiscriminately giving the relief that Mr. Crowder's Board of Guardians and Mr. Crowder's Charity Organisation Society were refusing; and that, accordingly, any such inference as he drew from the diminution in the number of paupers or of Charity Organisation Society cases, is entirely unwarranted. Here is an extract from the appeal for funds that is perpetually being issued by one of these rival religious agencies, established twenty-five years ago in Mr. Crowder's own parish, where he fondly believes that, by refusing Outdoor Relief, he has been schooling the people into "getting their own living," and that, by this policy, as they do not now apply to him, we may conclude that "their energy and industry have increased," so that they now "provide for themselves!" "This Soup Kitchen," we read, "is carried on for the benefit of the Dock Labourers out of Work, and poor women and children, who abound in this squalid and impoverished district. . . The hundreds one sees starving in the East End of London . . make one's heart bleed. 'Death through starvation' is the verdict of the Coroner's Jury every other day. I therefore most earnestly and urgently appeal to those who can afford it to come to our assistance. 2s. 6d. provides 15 meals, 5s. feeds 30 hungry people, £1 feeds 120 hungry

people, £5 gives food to 600 persons." "What has been done with our funds in one year :—

24,000 Meals to the starving, at the time of their necessity.
5,880 Breakfasts, Sunday Teas, Christmas Dinners.
4,000 Garments, Boots, Blankets, etc., given away.
5,400 Children maintained in the day Nursery.
4,530 Surgical and Hospital Letters given away.
18,000 Bibles, Tracts, etc., distributed."

"We have many letters of thanks from men who have received help and employment through this Institution."

The Minority Report gives other instances in which the efficacy of a stern and unbending administration of the Poor Law, and a rigidly discriminating distribution of help by the Charity Organisation Society, have been rendered entirely nugatory by the inevitable reaction which they have set up, in the form of an undiscriminating provision of meals for the hungry and shelter for the homeless, good, bad, and indifferent, by those who take their Christianity literally.

The practical abandonment, by the most extensive philanthropic agencies of what we have called the "Cow-catcher" version of the "Parallel Bars" theory of the relative spheres of Voluntary Agencies and the Poor Law—of the notion that Voluntary Charities should confine their help to those cases which can be warded off from any dependence on Poor Relief, and helped so as to be put in a position of economic independence—has not only knocked the bottom out of the Poor Law application of the theory, but has also brought about, in all our great cities, a most serious condition of affairs. Unrelieved destitution and

social misery is, in any Christian or in any civilised community, an infamy. But an indiscriminate relief of destitution, which tempts all those of weak will and idle disposition to become destitute, is not only infamous but also directly dangerous to the State. We are amazed that those who think themselves specially concerned for the maintenance of the obligation of self-maintenance and of parental responsibility, do not see, or will not recognise, that the state of things to which their theory has led, undermines these vitally important elements of personal character, and renders nugatory all their aspirations. A Poor Law administration so deterrent that it prevents the destitute from coming to be treated, along with an organisation of charity so "discriminating" that it admittedly fails to save many even of the most virtuous cases from the deterrent workhouse because they are "not helpable," not only leaves the problem unsolved, but actually makes matters worse by the inevitable reaction that it sets up. Human nature being what it is, and the Christian religion, the present lavish and indiscriminate distribution, in St. George's in the East, of unconditional doles to the undeserving and the deserving, to the temporarily distressed and the chronically destitute, to the curable and the incurable, with all the demoralisation that they create, is as certainly the outcome and result of Mr. Crowder's thirty years of stern policy and illogical theory in that parish—to which he has, from the noblest of motives, devoted so much unstinted personal service—as is the "reduction of pauperism" to which he so complacently alludes.

What, then, do we suggest as the proper theory of relationship between Voluntary Agencies and State action?

To determine this, we must first have clearly in our minds the specific advantages and actual potentialities of each of these instruments. In the United Kingdom of to-day, Voluntary Agencies are superior to the public authorities in three main features; in invention and initiative, in their ability to lavish unstinted care on particular cases, and in the intensity and variety of the religious influences that they can bring to bear on personal character.

In the domain of Social Pathology, we are, as yet, only groping in the dark, and experimenting. The opportunity and capacity for originating new developments in the treatment of individuals lie principally with the Voluntary Agency. The public authority is bound down by Statute and by authoritative Orders of the Central Executive Department, as well as limited by the disinclination of the local Ratepayers to expend money in unfamiliar ways. "We must not experiment with the Ratepayers' money" is perpetually an effective plea. All sorts of prejudices and dislikes amongst the elected members of a committee or of a council have to be considered. In a Voluntary Agency, a person with new ideas, or a group of enthusiasts for new methods of treatment of particular cases, can put new devices to the test of experiment. Looking back on the social history of the last hundred and fifty years, we must recognise that nearly all our successful developments, in the way of collective provision for any class, have been preceded and rendered practicable by private experiments. This is true of practically our whole educational organisation, from the Kindergarten to the University College, from the elementary school to the reformatory training ship, from cookery instruction and manual training and special

schools for the defective up to University Extension Courses, and "Vacation Schools." The same sort of philanthropic experimenting with voluntary organisation and private funds has preceded, and is still preceding, the official organisation of our Public Health service, from paving and cleansing and lighting the streets to the provision of a constant water supply, from isolation hospitals to tuberculin dispensaries, from "Health Visiting" and "Schools for Mothers," right up to School Clinics and Convalescent Homes. And there is still much to discover and to learn. The future hides within it, we may hope and assume, as much as we have found in the past. It is the first, the highest, and in many ways the most useful duty of Voluntary Agencies to perform this indispensable service of invention and initiative and perpetual experimenting in the unknown.

The second specific feature of the Voluntary Agency, and one which gives it an enormous advantage in its appropriate sphere, is that the volunteer worker or the voluntary institution can, if desired, lavish a wholly disproportionate amount of care on a difficult case or a difficult class of cases. The salaried teachers or inspectors of a public authority must "do equal justice to all their clients"; the unpaid volunteer can spend days and months on one particular person or family that may seem to call for more concentration and thought and feeling than the ordinary run of cases. A beneficent patron may spend his whole capital on establishing one particular institution of a special type, perhaps for a class of persons statistically of no great importance to the community. And as in the case, of experiment and invention, though volunteers and voluntary agencies may fail in 99 cases, the hundredth

case which turns out to be a success, may be of untold importance to the community.

Finally, we have the significant fact that it is only through volunteers and Voluntary Agencies that, in the England of to-day, we can bring to bear, in the treatment of any individual or class of individuals, the specific religious atmosphere. It may be that this is not an inherent distinction between Voluntary Agencies and State action. It may be that in some communities, in some phases of public opinion, we might have the public authority providing an intensely religious atmosphere for those whom it succours or treats. But, given the strong feeling against any preference by the State for one denomination over another, and the strong objection to submitting any person to the influence of a creed with which he may not agree, or with which his parents may not agree, or with which the Ratepayers who pay the cost may not agree, it is practically impossible to bring to bear on the individual treated in a public institution those potent reformatory influences which are evoked chiefly, and perhaps exclusively, in an atmosphere of fervent spiritual faith.

There will always remain, in the mind of one of the writers of these pages, a vivid impression of a brief residence at the Salvation Army Settlement at Hadleigh in Essex, the well-known "Labour Colony" which arose out of General Booth's "Darkest England" campaign, where some 300 able-bodied men of all sorts and conditions —discharged prisoners, workhouse habitués, Embankment sleepers, tramps picked out of the Casual Ward, and trustworthy men training for emigration, are to be found working under a single scheme of management. The

Salvation Army has developed, in this experiment, a most interesting *technique* of Labour Colony administration, which makes the Settlement a little world in itself, in which every individual is encouraged to rise, by his own exertions, to better things. But the special feature of the Settlement is the intensely religious atmosphere: an atmosphere created by and in the relations between the unusually large number of "officers" and the Colonists. The Salvation Army "officer" is, in effect, a member of a Religious Order who receives bare maintenance in return for his devoted services; who works side by side with his men; and in whose expression and manners, in every little act of courtesy and kindness, one sees the working of a fervent spirit of religion. This day to day close comradeship, and actual sharing of work, with the deliberate "choosing equality" of the officers, and the consciousness of brotherhood which it arouses in the men, with all its charm of manner and bearing—the whole being in striking contrast with the attitude and methods of the Governor and Wardens even of such an improved State reformatory institution as that of Borstal—would hardly be possible among the ordinary paid officials of a secular institution. Moreover, all the Colonists are expected to attend the wonderfully dramatic and stimulating services conducted by the "artists" of the Salvation Army, with their highly trained rhetoric, their well-chosen music, their emotional personal appeals, and, in some cases, their extraordinary "magnetic" and compelling influence. In these services, which absorb the attention even of the educated and sceptical critic, one may see a real "spiritual revival" passing over the audience—a revival which may well not be permanent, and the ethical value of which is

certainly open to discussion. No institution, administered by a publicly elected council, could deliberately subject its inmates to this intense and specific mental treatment. The convinced secularist would feel that the intellectual integrity and common-sense, and perhaps even the permanent mental stability, of the Colonists were being unwarrantably strained ; the pious Roman Catholic would object to such appeals to religious emotion without the sanctification of the Sacraments, the discipline of penance, and the careful supervision of an experienced ecclesiastical system ; whilst the Moderate Churchman might well feel that this revival was perilously near religious hysteria, and belonged to that type of feeling which the eighteenth century Church of England used to condemn as " enthusiasm." And no less hostility would be manifested to the atmosphere of a Roman Catholic Religious Order. By far the most satisfactory and humane Poor Law institution in Ireland that came under the notice of the Poor Law Commission was a workhouse which had been placed under the charge of eight Sisters of the Order of St. Vincent de Paul. Here again, the Sisters were giving their devoted services free of charge to the community, and the extraordinarily refining influence that they exercised in all the sordid details of Workhouse administration was something added to the paid service afforded out of the Rates. Every corner of the establishment manifested their love of beauty and order : every inmate shewed by expression and manner that he felt himself to be personally cared for, as a soul worthy of salvation. In England, it is to-day inconceivable that Ratepayers and Taxpayers, with their multitudinous opinions, and absence of opinions, should themselves pay for the perpetual inculcation of a specific

Creed, which is the necessary accompaniment of the ministration of a Religious Order.

Opinions will differ as to the real efficacy of these spiritual influences. We may recognise that they are not appropriate for all cases, nor for all kinds of treatment. But it would be both blind and intolerant to deny their value, and even their extraordinary potency, in some of the cases, and along with some of the kinds of treatment to which they are appropriate. None but fanatics would object to making use, under all due safeguards, of Voluntary Agencies which offer to provide an apparently efficacious treatment, with a definitely religious atmosphere, at less cost than that at which the State can itself do the work, for those sufferers who already belong to the particular denomination in question, or who, being adult, deliberately prefer such an institution to that which the State provides. There is, indeed, every reason to believe that without some such arrangement, we cannot, in fact, do what is best for the fallen woman or the inchoately criminal child—perhaps also for some types of the congenitally feeble-minded, the habitual inebriate, and the "workshy."

The three specific advantages of Voluntary Agencies are accompanied by equally specific defects from which Public Authorities are free.

The first of these drawbacks is the unfair incidence of the cost of Voluntary philanthropy. It must be stigmatised as a distinct disadvantage that those who actually bear the cost of these agencies are few and far between, and the bulk of citizens are excluded from a charge to which all should contribute according to their ability. This characteristic incidence of the cost of all

private philanthropy amounts, in effect, to a penalty on the good and conscientious; and is, at the same time, equivalent to a bounty on those who are selfish and without public spirit. Moreover, the financial basis of voluntary institutions is not only inequitable, but the revenue thus obtained is extraordinarily fitful, and its collection absorbs the time and energy of the organisers to an altogether extravagant extent. Half the time of the promoters and managers of the best and most approved voluntary institutions is absorbed in raising subscriptions to support them. It is this which makes our voluntary hospitals the most extravagantly wasteful of funds and energy of all the departments of our common life.

The second great drawback of Voluntary Agencies springs partly from this financial uncertainty, but partly also from their sporadic and, so to speak, accidental growth; it is practically impossible for Voluntary Agencies to perform any task, or execute any service, completely and continuously. The most picturesque example of this lack of completeness and continuity would have been discovered by a citizen of London in the middle of the eighteenth century. In those days it was left practically to each individual, or to voluntary associations of individuals, to pave, and light, and cleanse the streets. The service was naturally very discontinuous. Here would be a patch of stone cobbles, then a heap of mud, following that a deep hole, and possibly a plank or some cinders as an agreeable alternative. One house would have a lantern, and the next ten would be without them. The watchmen were long limited practically to such "select" quarters as St. James's Square, where the inhabitants decided that they had valuable property to protect. It

was, in fact, the impracticability of getting any complete and continuous action from Voluntary Agencies that led to the first great municipal enterprise of paving, lighting and watching the streets. The provision of schools for poor children was long the favourite service of private philanthropy. But such schools failed altogether to cover the whole ground; and it was only the desire to give complete and continuous education to all children that led to the establishment of the Local Education Authority, with its compulsory rate and its compulsory attendance. The Local Health Authority had to be called in to supply the deficiency in hospitals, as soon as it was considered necessary to have the means of isolating all infectious cases everywhere. As soon as it is considered necessary, with regard to any particular service, any particular class of patients, or any particular treatment, that it should be extended to every case, or to every part of the Kingdom, or for the whole period of the contingency, the community finds it impossible to depend on Voluntary Agencies. The Public Authority alone can ensure a provision that is universal, ubiquitous, complete, or continuous.

Closely connected with the inability of the Voluntary Agencies to give complete and continuous treatment to the cases that it purports to undertake, is its inability to "compel them to come in"; its powerlessness to enforce submission to treatment or to the conditions of efficacious treatment; and, withal, its helplessness in the way of prevention. This lack of power in the Voluntary Agency, as contrasted with the Public Authority, the inability to alter the social environment, to change the industrial conditions, to arrest the course of evil influences, to ward

off physical calamities, at once disqualifies the Voluntary Agency for the supremely important task of preventing the occurrence of the destitution that springs from adverse environment. But the same disability cripples the Voluntary Agency in its action on the individual. The most disastrous effect, from the standpoint of personal character of the volunteer and the Voluntary Agency, is that treatment is not and cannot be accompanied with any enforcement of obligation. The Voluntary Agency stands open to those who choose to accept it, and equally open to those who choose to leave it. It is perpetually drifting, whatever the intention of its promoters, into a curious kind of subsidy to the wayward impulses of those who are in need. A sick person may go from dispensary to dispensary, from hospital to hospital, taking the advice, or swallowing the medicine that he gets, with or without any proper maintenance, with or without any hygienic lodging, even pursuing a course of life bound to result in an aggravation of the disease which he professes to wish to get rid of. All the charities for children, however good their effect may be on the child, are necessarily unconnected with any enforcement of parental responsibility; sometimes, even, a demoralising system of bribes has to be adopted to induce the parents of the children to let them enter in. It is extraordinary that persons who are really concerned about the maintenance of parental responsibility should prefer to see an organised system of providing school dinners for the hungry at the expense of private philanthropy—which cannot by any possibility be connected with the enforcement of parental responsibility on merely negligent or drunken parents,—instead of the provision being entrusted to the Local Education

Authority, which can and might make it an effective instrument for raising the standard of child nurture and compelling all parents *who could afford it* to keep their children up to the higher standard. And when we leave the ordinary normal citizen and his family, and pass to a consideration of the mentally defective, it becomes clear that all treatment, however benevolent, if it is to attain its ends, must necessarily be accompanied by a certain disciplinary supervision and enforced control, involving powers which are not easily granted to Voluntary Agencies. Wherever the case requires compulsory removal, segregation, detention or control, the Public Authority must intervene as responsible for safeguarding the liberty of the subject.

Once we have realised the characteristic qualities and defects of Voluntary Agencies, on the one hand, and Public Authorities on the other, we are in a better position to determine what should be their mutual relationship.

We see, to begin with, that it is vital, in the public interest, that no case should go undealt with ; and that no treatment should be left unfinished. Thus, however, good and however effective may be the Voluntary Agencies at work, the Local Health Authority, as the only organisation covering all the field, has necessarily to look after births, and " search out " all dangerous diseases. However excellent may be the Voluntary Agencies in education, it is the Local Education Authority that must see to it that no child grows up below the prescribed standard. However benevolent may be the Voluntary Agencies dealing with the mentally defective, it is on the Local Lunacy Authority that we put the responsibility for

getting all lunatics and idiots under proper control. Thus, in all the great departments of the work, we see that the Public Authority cannot content itself with dealing with some, only, of the cases. Wherever there is a reason for its intervention it must have all the cases on its books. The prescribed National Minimum has to be ensured and enforced, at all times, as regards every case. And whilst on the one hand this indispensable minimum is secured to everyone—as we cannot, for our own sake, allow anyone to fall below it,—it is indispensable that personal obligations and parental responsibilities should be enforced with equal universality; and that there should always be, along with the treatment, the due measure of disciplinary supervision and control, according to the nature of the case, to ensure that the individual co-operates in his own cure. For all these purposes the Voluntary Agency is disqualified and inappropriate.

On the other hand, though the Public Authority concerned must be responsible for the adequate treatment of all the cases needing attention, this does not mean that it need do, for all cases, everything that needs to be done. There is, as we shall see, an enormous part of the work which Voluntary Agencies can do better than the Public Authorities, in which they can bring to bear their specific advantages on particular cases or classes of cases, or in particular parts of the treatment of all cases. In every branch of social work, with regard to every conceivable class of case, there is the utmost need for the initiative, the inventiveness, and the practical experimenting which Voluntary Agencies have so much at their command. Moreover, there is practically no part of the field in which we do not find particular kinds of need, which require

and which would repay the devotion to their service of an amount of individual care and thought and money, altogether disproportionate to their statistical importance, which it is seldom within the power of any Public Authority to bestow. And we shall most of us consider that, alike for children, for the feeble-minded, for certain classes of sick persons, for various types of able-bodied men and women who have fallen out of regular productive work, and possibly for others, there is room for institutions and personal ministrations of more distinctively religious character than the English Government of to-day will be permitted to organise. Thus, it is quite impossible to dispense with or to exclude Voluntary Agencies; and it is clear that their part in any effective national campaign against destitution must be a large and important one. Nor is there any ground for restricting their co-operation to the "deserving" case. As General Booth has rightly insisted, it is just those whom we call the "undeserving" who present the greatest difficulties to State action, and for whom the special services of Voluntary Agencies are often most applicable. This is equally true of the later form of discrimination adopted by the Charity Organisation Society. It is not alone for the cases that are classified as "helpable" that the State needs the co-operation of the Voluntary Agencies. Many of those whom the Charity Organisation Society now rejects as "unhelpable" are admittedly very deserving; and there is no reason why these should be excluded from the ministrations of the charitable. As a matter of fact, it is just among the so-called "unhelpable" cases that the generous lavishing of love and personal care, which the State cannot bestow, has often achieved its greatest triumphs.

We must therefore reject, once for all, what we have called the "Parallel Bars" theory of the relationship between the two which has, indeed, as we have described, so egregiously broken down in practice. It is indispensable that the Public Authority should be and remain responsible for seeing that every case, without exception, receives the necessary and appropriate treatment; that every individual born into the community is given the opportunity to maintain the prescribed "National Minimum" of civilised life; and that his obligation to come up to that standard is uniformly and invariably enforced. Instead of a division of cases, we get, therefore, a division of functions. Under this theory, the voluntary agencies, with their perpetual seeking after new methods of treatment, with their loving care of difficult cases, with their varied religious influences, must be deliberately made use of in the public service to be constantly raising the standard of civilised conduct and physical health above the comparatively low standard which alone can be enforced by the Public Authority. Here we have a conception, not of "parallel bars" wholly separate and distinct from each other, with a large intervening space of "missed cases"; but of an "extension ladder" placed firmly on the foundation of an enforced minimum standard of life, but carrying onward the work of the Public Authorities to far finer shades of physical, moral, and spiritual perfection.

We may adduce, as an instance of the co-ordination of Voluntary Agency and State action, upon this the "Extension Ladder" theory of their relationship, the widespread organisation of Poor Relief in Germany that we call the Elberfeld system. The Local Authorities, officially responsible for providing for the poor, make

use of an extensive staff of unpaid and unprofessional volunteer workers, who visit the homes and make themselves acquainted with the circumstances of every family. This voluntary service is nominally obligatory upon all citizens, much as were, in our own country, the ancient offices of the Manor and the Parish surviving in the Constable and the Overseer. But the really distinctive feature of the Elberfeld system, and the one to which its excellence is due, is not this obligation of service, which is seldom enforced, but the organic relationship in which the voluntary helper stands with regard to the Public Authority. To the necessitous family he comes as a friend, a neighbour and a fellow-citizen, concerned to get them over their trouble in the best possible way. But on his other side, the voluntary helper is the agent of the Public Authority, registering his cases in the official records, reporting what he has seen, carrying out in his ministrations the official instructions which he has received, procuring admission for his families to the several public institutions, dispensing as Outdoor Relief the funds provided by the Local Authority out of rates and taxes, and acting throughout under the constant supervision and direction of the expert municipal officials in each department. He is thus, to our eyes, a combination of the "Friend of the Street" of the Guild of Help, and the Poor Law Relieving Officer; of the member of a Children's Care Committee and the salaried Health Visitor sent by the Medical Officer of Health; of the volunteer collector of the Country Children's Holiday Fund and the School Attendance Officer. He is, in short, not a charitable worker, but a volunteer official! The great advantages of the Elberfeld system are that (i.) no case escapes notice,

or is prematurely dropped ; (ii.) there is no restriction of funds or opportunities to those which private philanthropy can afford ; and (iii.) the volunteer, having a very few cases to deal with and being able to take his own time over them, can give any amount of personal care and personal friendship in the discharge of his duties. As a matter of fact, also, he is allowed to use free discretion within certain regulations.

But although the so-called Elberfeld system of German Poor Relief has this excellence of form, it has the radical defect, as we can now see, of concerning itself only with the relief of the families after destitution has occurred ; it does not deal with the more important part of the problem—namely, preventing the occurrence of destitution. It is, in fact, only with regard to the domiciliary treatment of the destitute that the German Empire has developed any separate Poor Law administration. Practically all the institutions are unconnected with Poor Relief as such, and (as advocated in the Minority Report) form part of the specialised local administrations dealing with Public Health, Education, Lunacy, or the maintenance of the ablebodied unemployed. In these departments of the work, however, we do not need to go to Germany for the best examples of what we have called the " Extension Ladder " relationship between State action and Voluntary Agencies. In most of our large towns we see developing, in all branches of the really preventive work, a most promising system of co-operation between the several municipal departments and appropriately specialised volunteers. Working under the Local Health Authority, in strict co-ordination with the efforts of the Health Committee, and actually under the direction of the Medical

Officer of Health, we have the growing staffs of volunteer Health Visitors, the rapidly multiplying "Schools for Mothers," the philanthropic Sanatoria and Convalescent Homes, even here and there a voluntary hospital, all dependent on private zeal and charitable benevolence for personal service and funds. Working under the Local Education Authority, with the supervision and direction of the Education Committee and its chief officers, we have all the varieties of Children's Care Committees or School Canteen Committees, Country Holiday Fund Committees and "Spectacle Committees," the Play Centres and the Vacation Schools, and here and there even a privately subsidised Dental Clinic or general "School Clinic," all illustrating the initiative and inventiveness, and the devoted personal zeal of the voluntary and the philanthropic institution. Working in connection with the Local Lunacy Authority, we have already a few "After-care" Committees and various philanthropic institutions. It needs only the carrying into law of the recommendations of the Royal Commission on the Care and Control of the Feeble-minded, for the enlarged Local Authorities for the Mentally Defective, who will have under their charge the imbeciles and feeble-minded now dealt with by the Poor Law Guardians, to find ready to their hands not only a number of trained volunteer workers but also a host of voluntary experiments in Rescue Homes and Epileptic Colonies, in "boarding-out" the feeble-minded children and the industrial employment of the feeble-minded adult. Here and there the Local Pension Authorities, new as they are, have already begun to develop a system of voluntary "Pension Visitors," and to look out for donors of almshouses in which to lodge the most deserving and the

most helpless of their pensioners. The Labour Exchanges, which have only been started for two years, have already Advisory Committees, "After-care" Committees, and Juvenile Labour Committees, and may find themselves presently in organic connection with a series of Labour Colonies, managed by the devoted zeal of the great religious denominations. Judged by events, it is abundantly proved that the newer preventive authorities will call for, and will obtain, the help of a multitude of voluntary workers and the co-operation of a whole series of voluntary institutions—a notable fact when we consider how little use the Boards of Guardians, in their three-quarters of a century of administration, have made of the goodwill of the volunteer and the beneficence of the charitable rich.

We suggest that this "Extension Ladder" theory of the relationship between State action and Voluntary Agencies, and the organic connection which it establishes between the specialised municipal departments and the similarly specialised voluntary workers and philanthropic institutions, affords, for the first time, a most promising basis for that real organisation of charity which is so badly required. After forty years of incessant and devoted efforts, the Charity Organisation Society has, everywhere and completely, failed in any sense to "organise" even the corporate charitable agencies. The explanation seems to us clear. The theory on which they have been working —the attempt to segregate the beneficiaries into two absolutely distinct camps, so that the Public Authority alone deals with one set of poor people, and the Voluntary Agencies alone with quite another set, virtually excludes the Public Authority from the work of charity organisation, whereas it is the Public Authority alone that can

accomplish it. No one charitable agency will be allowed by the others to control them. The Charity Organisation Society is a charitable agency like any other; and every corporate charitable agency, feeling itself in rivalry with the rest, is intensely jealous of every other one. But once it is accepted that the Public Authority and the Voluntary Agencies have both to deal with the same persons, and to undertake distinct functions with regard to these persons there is not the same rivalry with the Public Authority. Moreover, all charitable agencies are, so to speak, on the same plane. One charitable agency can seldom do anything to complete and supplement the work of another charitable agency, because both alike suffer from the defects of their qualities—they cannot give continuous treatment, and they cannot exercise disciplinary powers. But, in the Public Authority, the Voluntary Agency discovers a partner who is willing to remain in the background, but who has the necessary resources and the necessary powers to make good the position of the Voluntary Agency as regards its effect on the character of the persons whom it treats. The Farm Colony or the Voluntary Hospital, the Orphanage or the Play Centre, however excellent may be the treatment which it affords, can do nothing to prevent the "abuse" of its hospitality; it cannot make conditions or exercise supervision as to the conduct of the person before and after treatment, though this may be essential to its success. The unlimited free medical treatment afforded by the voluntary hospitals is so unconnected with any disciplinary supervision over the person who takes advantage of it, that it frequently acts as a subsidy to unhygienic if not to immoral living. Moreover, patients have to be turned out with the practical

certainty that there is nowhere to which they can go to be saved from dropping back into the disease from which they have recently emerged. The Farm Colony is hampered by having no such outlet for the good man as a universal Exchange and Government responsibility for finding either work or training would afford; and at the same time it can inspire no fear of relegation to a Reformatory Detention Colony in the man who is hopelessly recalcitrant. We shall never get the full advantage of all the brilliant invention and the devoted zeal and work existing among our volunteers and our voluntary institution until we can place them on the sure foundation of public responsibility for the maintenance and enforcement of a Minimum Standard of Life. When we have once secured this solid foundation, our Voluntary Agencies will become what they ought essentially to be—pioneer endeavours to raise ever higher and higher the standard of what human conduct can be made to be; by showing, in this direction and in that, how and where it is possible actually to raise the "National Minimum"; in this way pushing ever upward the conception of the order, the freedom and the beauty that it is possible to secure to and for every individual in the community.

Thus, far from degrading the volunteer and the Voluntary Agency to be nothing but a servant and a subordinate to the Public Authority, this "Extension Ladder" theory of their mutual relationship gives, in reality, to the Voluntary Agency the highest duty and the most important function. It is in serving that it will rule. The Public Authority must always be dealing, in the main, on normal and regular lines, with the ordinary and common case, or with the universal requirements.

Its special danger is the apathy and dulness and rigidity of official machinery and routine. The volunteer workers in each specialised municipal department, and the managing committees of the Voluntary institutions associated with it, are, of all people, the best qualified and the most competent to supply criticism and suggestiveness, to furnish new ideas and invent fresh administrative devices, to the municipal work. We want, in fact, in every town, something of the nature of Vigilance Committees to see to it that Public Authorities are always pushing forward. Hence it is desirable that all our Voluntary Agencies should not only be dovetailed into the framework of the specialised Public Authorities, but that they should also be federated into an organisation of their own, to which they could appeal and in which they could participate, independently of their relationship to the public authorities. And here we see the sphere and function, and the real value, of the Guild of Help, or Civic League, or Council of Social Welfare, which is springing up so generally throughout our great towns. Just as the Municipality, in the Town Council, represents a synthesis of the work of—in a sense, is even a federation of—the Local Health Authority, the Local Education Authority, the Local Lunacy Authority, the Local Pension Authority, and the Local Police Authority, so the Guild of Help should represent a synthesis or federation of all the volunteer work and Voluntary Agencies associated with these several departments. The Guild would not be, as it sometimes now is, a rival of any of these separate agencies, any more than the Town Council is a rival of its own Health Committee; the Guild would be made up of the Voluntary Agencies themselves, and would have, for its

function, not any separate philanthropy of its own, but the co-ordination and promotion of the work of each of its parts. The ideal secretary of such a Guild of Help would be perpetually inquiring from the Public Authorities what volunteers they required, and what additional voluntary institutions could best supplement their work. Such a Guild secretary could offer to any willing worker the task to which he or she was best suited, and not, as is too often the case at present, nothing but the one task of District Visiting. Under this relationship, the Guild secretary could offer work with the sick, work with the infants, work with the children, work with the feeble-minded, work with the unemployed—in each case, work which was not merely the saddening Relief of Destitution, but which had in it the element of hope, the provision of one or another kind of treatment, or education, or even of harmless pleasure. At the same time, the Council of the Guild, formed out of the general body of volunteers, would be continually trying to stimulate the activities of the Public Authorities; perpetually gathering up for this purpose the suggestions of the volunteer who sometimes becomes more expert than the hard-worked official. The Council of the Guild of Help would, in fact, be the channel through which all the suggestiveness and inventiveness and devotion of the outside public would be brought to bear on the municipality, in such a way as to raise the standard of thought and feeling among the elected representatives and officials to whom the community committed its work.

APPENDIX TO CHAPTER VIII

Notes and References

PAGE 223. The subject of the relation of Voluntary Agencies to the organised action of the State in dealing with destitution (visualised invariably as Poor Law relief) has been endlessly discussed, almost entirely from one standpoint, in many publications of the Charity Organisation Society (of London). The files of the *Charity Organisation Review*, and of its predecessors, will yield many references. See also the various works of Dr. C. S. Loch (*e.g., Charity and Social Life*, 1910), Mrs. Bernard Bosanquet (formerly Miss Helen Dendy)—notably *Rich and Poor* (Macmillan: 1898), and *The Family* (Macmillan: 1906); Miss M. Loane (*e.g., Common Growth*, Arnold: 1911); and Sir William Chance, Bart. (*e.g., The Better Administration of the Poor Law*, Sonnenschein, now Allen: 1895), and *Our Treatment of the Poor* (King: 1899). The position has been carefully re-stated on this side by Professor Bernard Bosanquet, "The Majority Report," in *Sociological Review* for April, 1909.

Another view is taken by the Secretary of the Charity Organisation Society of New York, Professor Edward T. Devine, in *Misery and its Causes* (Macmillan: 1909), and *The Principles of Relief* (Macmillan: 1904); by Miss Jane Addams, of Hull House, Chicago, see *Twenty Years at Hull House* (Macmillan: 1911); *The Spirit of Youth and the City Streets* (Macmillan: 1909); *Newer Ideals of Peace* (Macmillan: 1907); and *Democracy and Social Ethics* (Macmillan: 1902); by the late B. Kirkman Gray, whose *History of English Philanthropy* (King: 1906) and *Philanthropy and the State* (King: 1908) deserve more notice than they have received; by Mr. Hobson in *The Crisis of Liberalism*, and our *English Poor Law Policy* (Longmans: 1910). The contentions of Professor Bosanquet are dealt with, point by point, in *The Minority Report for Scotland* (Scottish National Committee for the Prevention of Destitution, 180, Hope Street, Glasgow, 1909).

PAGE 224. We see this "Cowcatcher" theory of the relation of Voluntary Agencies to State Action in many representatives of the Local Government Board. Thus, Mr. Preston-Thomas, a very experienced Poor Law Inspector, expressed himself to the Poor Law Commissioners as follows, in terms which the Majority Report adopted with appreciation.

"It always seems to me that the one complement that you want to the Poor Law is, in every place, some organisation to deal with what ought not to be Poor Law cases. There are lots of people who are ready to subscribe money if they can be certain that the money is not wasted, and you want some organisation in every union, in every district, to take off the rates people who ought not to go to workhouses, and it would be kindness to prevent from going to workhouses, or indeed from being pauperised otherwise, and who would not come within hard and fast regulations. I should like to see that very much. Of course, in London, you have got various societies which help in that way." (Majority Report, Vol. II., p. 84. Mr. Preston-Thomas's Evidence, 12318, 12427.)

PAGE 225. We suspect that, as with many "classic" documents, "Mr. Goschen's Minute" is more often cited than read. It does not bear out all

that is attributed to it. It will be found in the Twenty-second Annual Report of the Poor Law Board, 1869-70, p. 9. We append some of its salient passages.

"Under these circumstances the Board consider it equally important to guard on the one hand against any alarm which might arise on the part of the public, and result in an indiscriminate distribution of charitable funds, and on the other hand to take such precautions and make such preparations as may enable Boards of Guardians and charitable agencies to work with effect and rapidity if any emergency should arise. . . . And, indeed, without considering the question of an increase in the numbers of the out-door poor, and looking simply to the present expenditure on poor relief, it appears to be a matter of essential importance that an attempt should be made to bring the authorities administering the Poor Law and those who administer charitable funds to as clear an understanding as possible, so as to avoid the double distribution of relief to the same persons, and at the same time to secure that the most effective use should be made of the large sums habitually contributed by the public towards relieving such cases as the Poor Law can scarcely reach. . . . One of the most recognised principles in our Poor Law is, that relief should be given only to the actually destitute, and not in aid of wages. In the case of widows with families, where it is often manifestly impossible that the earnings of the woman can support the family, the rule is frequently departed from, but, as a general principle, it lies at the root of the present system of relief. In innumerable cases its application appears to be harsh for the moment, and it might also be held to be an aggravation of an existing difficulty to insist that, so long as a person is in employment, and wages are earned, though such wages may be insufficient, the Poor Law authorities ought to hold aloof and refuse to supplement the receipts of the family, actually offering in preference to take upon themselves the entire cost of their maintenance. Still it is certain that no system could be more dangerous, both to the working classes and to the ratepayers, than to supplement insufficiency of wages by the expenditure of public money. . . . The fundamental doctrine of the English Poor Laws, in which they differ from those of most other countries, is that relief is given, not as a matter of charity, but a legal obligation; and to extend this legal obligation beyond the class to which it now applies, namely, the actually destitute, to a further and much larger class, namely, those in receipt of insufficient wages, would be not only to increase to an unlimited extent the present enormous expenditure, but to allow the belief in a legal claim to public money in every emergency to supplant, in a further portion of the population, the full recognition of the necessity for self-reliance and thrift."

"It is clear, therefore, that the Poor Law authorities could not be allowed, without public danger, to extend their operations beyond those persons who are actually destitute, and for whom they are at present legally bound to provide. It would seem to follow that charitable organisations, whose alms could in no case be claimed as a right, would find their most appropriate sphere in assisting those who have some, but insufficient means, and who, though on the verge of pauperism, are not actual paupers, leaving to the operation of the general law the provision for the totally destitute."

Page 225. The quotation is from the Majority Report of the Poor Law Commission (Part VII., Sec. XXVII., p. 83 of official 8vo edition).

Page 227. The Holborn Board of Guardians, in their reply to Mr. Goschen's Circular, pointed out at once that the proposed division of cases was quite impossible. Were they to give no outdoor relief to widows,

they asked, if this supplemented the widow's insufficient income? Mr. Goschen and the Poor Law Board made no reply (see our *English Poor Law Policy*, 1910).

Page 227. This "enlargement of the official definition of the destitute"—already quoted in the Appendix to Chapter I.—will be found in the evidence given to the Poor Law Commission by the Law Officer of the Local Government Board (see Q. 973; compare Minority Report, p. 414 of official 8vo edition).

Page 228. For the origin and history of the Charity Organisation Society, see the files of the monthly organ, now the *Charity Organisation Review*, which it has maintained for over forty years (Denison House, Vauxhall Bridge Road, London); especially *C.O. Review*, 1892, p. 363; Chapter VIII. on "Charity Organisation," in B. Kirkman Gray's *Philanthropy and the State*, pp. 111-120; or *Charity Organisation*, by C. S. Loch (Sonnenschein, now Allen: 1890).

Page 228. The quotation is from the third volume of *The History of the English Poor Law*, by Mr. T. Mackay, in continuation of Sir George Nicholls (King: 1899). See, for the episode of 1871-5, our *English Poor Law Policy* (Longmans: 1910).

Page 234. As to the publication and results of *In Darkest England*, by W. Booth (Salvation Army: 1890), see Minority Report, pp. 522-4 of official 8vo edition. It is instructive to notice, in the light of subsequent developments, the criticism with which this epoch-making work was received by the C.O.S. and the economists; see *In Darkest England: on the Wrong Track*, by Bernard Bosanquet (1890); *Examination of General Booth's Social Scheme*, by C. S. Loch (Charity Organisation Society: 1890); "General Booth's Panacea," by Prof. W. S. Ashley (*Political Science Quarterly*, September, 1890) and "In Darkest England," by Rev. L. R. Phelps (*Economic Review*, January, 1891). For the work of the Salvation Army to-day, see *Regeneration*, by H. Rider Haggard (1911).

For the work of the Church Army, under Rev. W. Wilson Carlile, which began about the same time, see *Wilson Carlile and the Church Army*, by Edgar Rowan (1907).

Page 236. Mr. Crowder's evidence before the Poor Law Commission, in which he supported the total abolition of Outdoor Relief, will be found under Qs. 17387-18037; see, hereon, Minority Report, pp. 59-63 of official 8vo edition.

Page 238. For other indiscriminate charities, see Minority Report, pp. 63-7, 521-4, of official 8vo edition. We may give another instance of the development, alongside a deterrent Poor Law administration, of indiscriminate voluntary charity. The Mayor of Bethnal Green writes to *The Times* in November, 1910: "I am desired to ask you to give publicity to this fund, which has for its objects the relief of cases of urgent need, specially affecting children. In this borough, in numerous homes, there is extreme poverty, and unfortunately the distress and suffering which is the outcome of want is now very marked amongst the dense population of the borough, almost exclusively composed of persons of the working classes. There are hundreds of families existing day by day under the most precarious conditions. The records of the Board of Guardians show that although the estimated population of the borough is 131,000, *the outdoor poor relief afforded is comparatively little.* Probably that is mainly due to the independent character of the parents, whose natural aversion to Poor Law assistance leads to marked endurance on their part in subsisting

during lengthy periods in almost starving conditions. Useful work is being done among children attending schools by the distribution of food and occasional gifts of clothing, but poverty is so widespread that existing agencies for affording assistance are absolutely inadequate to deal with all cases. At this period of the year there is real need for help. . . . Further particulars will readily be furnished on application being made, and I will gladly acknowledge remittances sent to me at the Town Hall, Bethnal Green, E."

PAGE 240. See, for the evolution of method in all branches of treatment, *History of Philanthropy* (1906) and *Philanthropy and the State* (1908), both by B. Kirkman Gray.

PAGE 242. See *Hadleigh: the Story of a Great Endeavour* (Salvation Army: 1893); or the article by Catharine Carson, "How the Salvation Army raises the Fallen," in *Temple Magazine*, 1901; or *Regeneration*, by H. Rider Haggard (1911).

PAGE 259. The movement for the formation of Guilds of Help, Civic Leagues or Councils of Social Welfare—in substitution for the Charity Organisation Society—dates only from the twentieth century, but has already made much progress in the large towns of Great Britain. Most information as to it may be gained from the pages of *Progress*, the quarterly journal of the British Institute of Social Service (4, Tavistock Square, London); the proceedings of the Annual Conferences of the Guilds of Help; and the Annual Reports of those of Bradford, Halifax, Manchester, etc.; and the Local Government Board Report on Guilds of Help (1911). See *The Sphere of Voluntary Agencies under the Minority Report*, by the Dean of Norwich (National Committee for the Prevention of Destitution, 37, Norfolk Street, London, W.C.)

IX

The Need for a Common Register and a Registrar of Public Assistance

THE morass of destitution in which, in the midst of all our wealth, between three and four millions of our fellow-citizens are sunk is, as we venture to think, the most appalling feature of our civilisation. But this feature is made even more ugly and even more disastrous than it need be by the anarchic chaos of our multifarious attempts to deal with these destitute people, and the "overlap" in our efforts for their relief. The failure of voluntary charity to cope with the task led to the institution everywhere of the Poor Law Authority; and the failure of the Poor Law to prevent the various forms of destitution has led, in the course of the past century, to the establishment of other Local Authorities dealing with the sick, the children, the mentally defective, the aged, and the unemployed. It is one of the penalties of our piecemeal and half-conscious reforms that, whilst multiplying all this social machinery, we have failed to provide the means of co-ordination of its several parts.

The overlap is naturally greatest in the towns. In every large urban district in Great Britain there are now, in addition to countless charitable agencies of different kinds, secular and religious, at least four or five public

authorities—occasionally six or seven—which are, out of one and the same fund of rates and taxes, dispensing the mere necessaries of life, food, clothing, shelter, or medical attendance to persons who are destitute of them. Most of these public authorities make no attempt to become aware of what may be the total family resources of their beneficiaries; and even the one that makes this inquiry most completely, the Poor Law Authority, fails in practice, in many cases, to discover everything that is being done for the same families by its public rivals, let alone by private charity. Whenever, by some accident, an opportunity is afforded for a partial comparison of the lists of beneficiaries by the Outdoor Relief of the Board of Guardians, by the doles of endowed and subscription charities, by the provision for the unemployed, by the old-age pensions, and by the school dinners, quite unexpected coincidences of names—unsuspected even by the Relieving Officer—are always revealed. The members of the Poor Law Commission themselves came across families which were receiving food for children from the Local Education Authority, milk and medical aid from the Local Health Authority, periodical doles of relief work from the Local Unemployment Authority, and spasmodic Outdoor Relief from the Board of Guardians. In another family, some of the children were being maintained in the Poor Law schools, another child in the residential Industrial School of the Local Education Authority, whilst yet another had been sent to a Reformatory School at the charge of the Local Police Authority; the parents being at the same time spasmodically aided by the Board of Guardians, the Local Health Authority, and the Local Distress Committee; whilst a grandparent, when he was

not actually in the Poor Law Infirmary, was on the books of the Local Pension Authority until he entered the asylum of the Local Lunacy Authority. In more than a hundred of our large towns, between one and two hundred thousand children are systematically fed at school each year by the Local Education Authority; whilst, in the same towns, something like an equal number of children in the aggregate are being supported by the Board of Guardians on Outdoor Relief. In London, there is reason to believe that, in between one and two thousand cases, being 2 or 3 per cent. of the whole, *both Public Authorities are simultaneously feeding the same children*—other members of the families being also, at the same time, getting help from other Authorities,—without any of them being aware of what the others are doing. In every large town there is a similar overlap. When we have put up, alongside of these existing Authorities, the elaborate organisation of a Government Insurance scheme, dispensing sick and invalidity and Unemployment benefits to millions of persons all over the country, we shall surely have raised the disorder to a culminating point! If we add to this chaotic duplication of assistance by Public Authorities, the still more anarchic dispensation of charity in connection with the churches and chapels, and by Voluntary Agencies of all kinds, as well as by individuals, it is easy to realise that it is often distinctly easier, by ingenuity and a gift for discreet silence, to live as a parasite upon public and private philanthropy than to get a living by productive work. This is equivalent to our keeping up a perpetual attack upon the independence of character and the self-respect of the poor, assailing them, it may be, at their weakest point. It is impossible to compute the number

of individuals, of frail character, inadequately fortified by training, who, without any strenuous resistance, are perpetually slipping into the morass of destitution in order to get the dribbling subsistence coming from all these sources; whilst the records of the Charity Organisation Society, and of the different mendicity societies, yield not a few cases of persons who, while claiming relief as destitute, have been found to be actually accumulating money and living at a high standard of expenditure on the profits of their profession of "askers." When we recollect the terribly real necessity in which the great mass of the poor live, and the absence of any adequate care for their condition, this anarchy and chaos in the expenditure of public and private funds, amounting probably to something like a hundred million pounds a year, comes near to being not only a culpable waste of the national income, but also a criminal deterioration of personal character.

It is, we think, strange that whilst the evil of this demoralising and extravagant system, or lack of system, has been over and over again laid bare by the Charity Organisation Society and other persons absorbed in devoted work amongst the poor, no effective steps have yet been taken to remedy it. What is clearly required, to begin with, is an accurate Register of every person in the locality who is getting any kind of public assistance, with the exact character of that assistance, and the reason why it is given. If we could add to this registration of public assistance, an equally accurate registration of the assistance given by all organised or corporate Voluntary Agencies—even if we had to give up the hope of inducing the charitable individual to follow suit,—we should have

laid the necessary foundation for the prevention of what we may call voluntary destitution. as well as for the more effective treatment of those who are involuntarily destitute.

We attribute the slowness, and even the reluctance, to propose the institution of such a Common Register for each locality, partly to a real inability to credit the extent of the evil and partly to a disinclination to recognise the existence of any Public Authority dispensing material aid except the Board of Guardians. To this day it is difficult to make even the member of a Charity Organisation Society aware of the fact that, taking the kingdom through, there are twice as many people being actually fed, at the expense of the rates and taxes, outside the Poor Law as inside it. It is to this failure to realise the extent and the diversity of the public provision that has grown up alongside the Poor Law, that we attribute the fact that such proposals for a Register as have been put forward, have nearly always taken the form of registration by some Voluntary Agency, the Charity Organisation Society or " Council of Social Welfare " ; and have aimed principally to preventing the overlapping among rival Voluntary Agencies, or of any of them with the Poor Law. At intervals during the past thirty years such a voluntary register has been started at different places—always with the same result of enlisting, at first, the co-operation of many Voluntary Agencies ; being rejected by others ; becoming nevertheless of distinct utility ; discovering various cases of overlapping ; then finding it difficult to keep up the enthusiasm of the volunteer workers ; and gradually becoming disused and dropping silently into suspended animation. Just now, as a consequence of

the revelations of the Poor Law Commission, and of the tendency to form Guilds of Help and Councils of Social Welfare, we have half a dozen such voluntary registers in different localities, temporarily in more or less effective existence, but already exhibiting signs of decay.

These, like other experimental efforts, have demonstrated both the utility of a Common Register and the conditions of its efficiency. Such a register, if it is to command respect, must be authoritative and impartial. It is of comparatively little use for registration to be confined to a single parish, as the ingenious parasites, who make a living by their wits, soon learn how to make use of the existence of boundaries to the registration. It is of little use to register only the outdoor relief of the Board of Guardians, without the ministrations of the Milk Clinic, and other departments of the work of the Medical Officer of Health ; the gifts of the Local Charity Organisation Society, but not the school dinners or the old-age pensions of the Town or County Council. To be effective, the Common Register must be universal, complete, and continuous. Moreover, experience shows that it is not enough to institute a register, and to allow the different relieving agencies access to it. Many of them simply will not trouble to consult it. Neither the Local Health Authority nor the Local Education Authority—these being now often the two principal relieving agencies of the locality—can always stop to send to another office to hunt through a register. Experience shows that we shall not prevent overlapping unless the Register is more than a passive instrument. We must arrange, not merely for a universal registration of every grant of assistance in any form whatsoever, but also for making the Register

itself " talk "—for bringing to the notice of every relieving person or committee automatically and invariably, with regard to every case, what is the record of the family on the new Domesday Book.

This points, we suggest, to the absolute necessity of having the Common Register in each locality kept by some Public Authority ; and of the duty being imposed by law upon all places alike. Nor need anyone object to this extension of municipal functions. If there is one piece of work for which the Voluntary Agency is not fitted, and for which the Public Authority is admirably constituted, it is the keeping of such a register. In this task we no longer need the initiator and the pioneer ; nor is it desirable that religious influence, nor even personal sympathy, should come in to disturb the mechanical accuracy and automatonism of the record. Moreover, voluntary action in instituting a register can never be universal all over the Kingdom ; it cannot even be complete in any one locality ; and it will often not be continuous. On the other hand, what is most required to make such a register effective is exactly what can be best provided, and perhaps only provided, by a Public Authority. It is only a Public Authority that can secure the legal power to compel, both its own members and officials, and the members and officials of other public authorities, to use the Register, whether in providing the necessary information or in referring to it before action. And it is clearly only a Public Authority, able to hold out the promise of a Common Register alike impartial and authoritative, that is likely to induce competing Voluntary Agencies, and the organised charities of rival religious denominations, to make full and lasting use of such an instrument ; or that could

possibly be given powers to require registration, if—as, for instance, in the case of charitable trusts or philanthropic agencies receiving public aid—compulsory registration beyond the Public Authorities themselves were thought desirable. It is only a Public Authority that will, in practice, provide the salaries for the continuous, accurate clerical labour that the mere keeping of such a Register—a Register that must, in the aggregate, comprise hundreds of thousands of separate families—will necessarily entail ; still less, the cost of reporting, in every case, to every Local Dispensing Authority, what was then the position of the family on the Register. And it is only a Public Authority that could lay down authoritatively, for a whole district, and secure continuous adhesion to, uniform methods of ascertainment, tabulation, and report. How could we have ever got any accurate and complete registration of births and deaths if this had been left to Voluntary Agencies ? The ascertainment, record, and distribution of information has, accordingly, always been considered, even by such fanatical individualists as Herbert Spencer, the peculiarly legitimate function of government.

We suggest, therefore, that the time has come for legislation, making it incumbent on the Town and County Councils to maintain a Common Register of all persons residing within their areas who are receiving any form of public assistance. We hardly need argue that the proper place for such a Common Register is at the municipal or county offices, rather than at the Workhouse or the office of the Clerk to the Poor Law Guardians. Already the Town Council—which is, in all the County Boroughs of England, the Local Health Authority, the Local

Education Authority, the Local Lunacy Authority, the Local Pensions Authority, the Local Police Authority, and, through its Distress Committee, the Local Unemployment Authority—is distributing public assistance to far more people than the Poor Law Authority has on its books; and whether or not the recommendations of the Poor Law Commission are adopted, the work of the municipality is clearly destined to grow, and that of the Board of Guardians to dwindle. Moreover, if we are to register all forms of public assistance, and to secure the willing co-operation of Voluntary Agencies, we must keep the Common Register as carefully dissociated from the workhouse as from the gaol.

So far as the institution of a Common Register is concerned, and its management by the Borough or County Council, it might be thought that we were, in reality, pressing at an open door. The evil is so gross, the need so glaring, and the remedy so plain and unobjectionable that it seems unnecessary to argue about it. Unfortunately, neither the Local Government Board nor the Charity Organisation Society—not even the majority of the late Poor Law Commission—are taking any steps to get the necessary legislation passed. There is no real demand even for a Common Register. And when we come to the proposal that the keeping of the Common Register should be entrusted to an officer appointed for the purpose, and, combined with other duties, we are met by an outburst of opposition that it is difficult to understand. There have been, we fear, so many malicious perversions, and with them so many honest misunderstandings, of what the Minority Report proposed under this head, that we may as well take the opportunity of explaining clearly what we,

at anyrate, desire the Registrar of Public Assistance to be, and to do.

First let it be stated that, for the comfort of those who dislike a new name, there is no absolute necessity, so far as the Minority Report proposals are concerned, or our own proposals, for the establishment of any new department, or the invention of any new designation, or, for that matter, the creation of any new office at all. If the new duty of maintaining a Register of Public Assistance is imposed upon Town and County Councils, these Councils may, if desired, be left to make their own arrangements for the execution of their work. They may then, as with many another additional function, assign the duty to the Town or County Clerk, with just the same powers as he now has with regard to the other work of the Council, with the result that nothing more alarming than the necessary addition to the clerical staff of his department will be made. And the fact that the proposal comes, in reality, to no more than this, may, in itself, suffice to remove the misapprehensions—put about, we cannot help suspecting, sometimes by those who know better—that the Minority Report intended to set up a "local tyrant" in each borough or county; an irresponsible bureaucrat over-riding the decisions *of the Council itself;* a permanent official who would be made the judge in every case of whether or not Outdoor Relief should be granted, and so on and so forth. The whole proposal can quite well be carried out by the existing Town Clerk, with Standing Orders on the existing model, with no more power than he at present exercises, and with far less independence of the elected representatives than is at present enjoyed by every Clerk to a Board of Guardians.

But we think that it would be advisable, without in any way increasing the powers or the independence of the officer who must keep the Common Register, to give him a distinct title—the Registrar of Public Assistance—and (as stated in the Minority Report) with a view to more effective popular control, to place him directly under the supervision and control of a committee of the Council. The Minority Report suggested that the Registrar should be placed under the General Purposes Sub-committee. But it appears that such a committee does not exist in all cases, and may sometimes not be a convenient body for the purpose. It may well be that there should be a separate committee dealing with the business that we assign to the Registrar's department; and such a committee might well be called the Public Assistance Committee. We suggest, in fact, that some of the work now usually scattered among several departments of the Town or County Council should, for the sake of economy of officials and of effort, as well as that of lessening the present multiplicity of inspectors and inquiry officers, be concentrated in the Registrar's office, and combined with that of keeping the Common Register. Let us now endeavour to visualise what, in such a city as Manchester, or Birmingham, such a municipal department would have to do, and how it would work.

We must assume, for the purpose of the argument, that the Board of Guardians has been abolished, and that the County Borough Council, acting through its various committees—the Education Committee, the Public Health Committee, the Lunacy or Asylums Committee, and the Pension Committee—is responsible, in each large town, for discovering and treating all destitute persons other

than those who are able-bodied. We must assume also that there has been set up a National Authority for preventing Unemployment and for training the Unemployed, including all able-bodied persons not otherwise dealt with. We must assume, further, that it shall be obligatory upon all authorities granting, or proposing to grant, to any person any form of public assistance, otherwise than in sudden or urgent necessity, to report at once, for insertion in the Common Register, all the prescribed particulars of the case.

Then there would come in to the office of the Registrar, week by week, and in populous centres even day by day, a stream of reports or case-papers, in the form prescribed by the Council. There would be reports from the Education Committee, or its Children's Care Committees, or its officers, of cases in which children were about to be or were being fed at school, or in which it was proposed to board them out, or to send them to day or residential industrial school; or to provide them with spectacles, or medical treatment, or to award them maintenance scholarships, or in short, do anything for them beyond schooling. There would be reports from the Health Committee, or its Sub-Committees, or its officers, of persons admitted or proposed to be admitted to the public hospitals, or sent to the county sanatoria or convalescent homes; of persons to be maintained as "contacts," or of wives and children of persons to be granted Home Aliment whilst the bread-winner was in hospital; of persons for whom domiciliary treatment was being prescribed, including Home Aliment; of maternity cases ordered midwifery attendance, and perhaps milk; of infants under school age whom the Committee proposed to board out, and so on. There

would be reports from the Asylums Committee as to persons of unsound mind ; and reports from the Pensions Committees as to the Old Age Pensioners. Finally, there would be reports from the local offices of the Minister for Labour (or other National Authority for Unemployment), as to the men admitted or proposed to be admitted for maintenance in any Training Establishment, and as to the cases in which their wives and children were to be or had been awarded allowances for the maintenance of the home whilst the man was in training. All these items—which are, we need hardly say, with the exception of the last named, actually in existence to-day, in even greater variety and complexity than we have described—would need to be entered in the Common Register, under the actual addresses or residences of the individuals, in such a way as to reveal automatically all that is being given to or for the different members of each family. Of course, in a small town, or in a rural district, the number, and even the variety, of the cases would be much smaller ; and a smaller staff would be required. But it is interesting to notice that the County Councils Association, representing the rural County Councils of England and Wales, in its widely accepted practical proposals for dealing with the Poor Law, emphatically endorsed the need for the appointment, not only of a Registrar of Public Assistance for each County, but also of local Registrars for each of the separate districts into which the County was, for administration, to be divided.

It would be the first duty of the Registrar of Public Assistance and his officers to see that these reports or case-papers were instantly dealt with and the necessary particulars entered in the Common Register. But his

work would not stop at mere registration. There would be, at any rate as regards any money grants, regulations with regard to each case which the Council would have instructed him to see complied with. Some of these regulations would be, as at present, of statutory origin. Others, as at present, would be authoritatively laid down by Order of the Local Government Board or other central department. Others, again, would exist only in the form of Standing Orders or general rules made by the Borough or County Council itself, to be observed in all cases by its own committees. We may assume that the Council has a general rule that all statutory and other authoritative regulations must be complied with, in order to avoid surcharge. We may assume, moreover, that the Council will, in its own discretion, have laid down certain conditions as to the maximum of Outdoor Relief or Home Aliment to be granted to any one family, or per person in a family. The Council will probably, like some Boards of Guardians, have fixed a minimum per person, as well as a maximum. The Council may well prescribe a maximum family income, within which alone there shall be eligibility for help from public funds, or different maxima for different kinds of help (as with scholarships to children). The Council may have made rules as to sanitary requirements, as to the enrolment of the children on the registers of elementary or continuation schools, and so on. In many cases it will not have been within the power of the Committee deciding on the treatment to see to it, then and there, that all these conditions have been complied with ; and in others it will not be convenient for the particular committee to do so. This difficulty becomes all the greater when other authorities are concerned, such as the National Authority

for Unemployment, or an endowed charity, or a philanthropic body receiving aid from public funds. We suggest that it should be the duty of the Registrar, as an officer of the Council, and responsible to it, to satisfy himself in each case in which any grant of money to the home was proposed, that the Standing Orders or general regulations of the Council have been complied with, so far as these require definite things, the presence or absence of which is an ascertainable matter of fact. *This is the kind of duty already discharged, under every Borough or County Council by the Town or County Clerk.* Directly any failure to comply with, or any direct breach of, these Standing Orders or general regulations is detected by the Clerk, or by his representative attending the Committee or Sub-Committee, he brings it to the notice of the Committee or Sub-Committee ; and the action is not taken unless and until it is specifically brought to the notice of the Council, and a suspension of the Standing Orders obtained.

We propose that the Registrar of Public Assistance should act in the same way. When a committee sent the information with regard to the assistance proposed to be given to any individual, the Registrar would not merely see that the information was duly entered in the Register, but would immediately forward to the committee concerned all the information which he possessed about that particular person, or the family to which he belonged. If the case is " clear " on the Register—if, that is to say, no other member of the family is being aided ; or the total amount of assistance does not exceed the prescribed maximum ; if the family income is within the prescribed limits ; if any necessary medical or sanitary certificates of attendance that the Standing Orders require are duly

provided—the Registrar will return the papers with a "Certificate of Non-Overlap," or sanction, either in his own name, or in that of his committee, as being within the Council's rules and orders. But if the information at his disposal, from the Register or otherwise, indicates that the proposed grant of domiciliary assistance would not be in accordance with the Standing Orders of the Council, the Registrar and his Committee would have no alternative but to refuse his "Certificate of Non-Overlap," or sanction; and he would immediately return the papers to the Committee or Sub-Committee or officer concerned, pointing out in what respect the proposal contravened or failed to comply with the instructions actually given by the Council itself. In this way, without giving the Registrar any authority over the Council whatsoever, whose officer he would be, and without giving to him or any other officer, any power to revise the decision even of a Committee, there would, on the one hand, be scarcely any possibility of "overlapping" or "duplication" of assistance; whilst on the other, the Council, as the elected representative body, directly responsible to the ratepayers, would obtain the best possible security that its regulations and decisions were being carried out. Thus, the Registrar and his Committee would have nothing to do with the question of the treatment that each case ought to receive. He would have no authority to over-ride the decision of any Committee, or even to criticise its action. He would be exercising no discretion, and would, in this part of his work, require no judgment. His business would be automatically and invariably to supply the information which he (and he alone) possessed; and to point out, in the name of his Committee, any failure to comply with

the Council's own Standing Orders. If there was any conflict of opinion on the point, and the Committee concerned considered that its proposal, notwithstanding the additional information supplied by the Registrar, did comply with the Council's Standing Orders, it would be, *as at present*, for the Town Clerk or County Clerk, as head of the staff, to decide whether the Committee's decision should be immediately acted upon, or brought before the Council at its next meeting. The Registrar would have done his duty. If the Committee concerned thought that the case, though clearly contravening the Standing Orders, was " exceptional," it would appeal to the Council at its next meeting to allow it (by suspension of Standing Orders or otherwise) to be treated in any way desired.

We propose, however, to go a step further. We think that there would be great advantage in separating altogether the enquiry as to what is best to be done for the case—which is the work of the Committee concerned, coming to a decision after hearing the advice of its trained officers—and the enquiry into the pecuniary resources of the family, which ought to be the function of a separate staff under a different Committee. The Education Committee, for instance, ought to be thinking exclusively of what is best for the child, the Asylums Committee about what is best for the mentally defective person, the Health Committee about what is best for the sick patient—not investigating what wages the father has been receiving, or whether there is a lodger who pays part of the rent! Nothing has contributed so much to make the visits of the Poor Law Relieving Officer odious to the poor as the *mixture* of his enquiries—as to the sickness of the person who is ill, or the lunacy of the person of unsound mind, and

at the same time, as to the means of the family and as to which relations could be made to contribute. And as things are, these odious pecuniary enquiries (sometimes extending to questions to the employer as to the rate of wages) are not made by the Poor Law Relieving Officer alone, but have to be repeated by the officers of each Authority; by the Education Committee which has to provide the children with school dinners or medical treatment; by the Health Committee with regard to its hospitals or "milk clinic"; by the Distress Committee, when the man applies for relief work; by the Pensions Committee if there is any member of the family over 70; even by the Asylums Committee, if there is any question as to the settlement of a mentally defective member of the family, or as to whether or not he should be a "paying" or a "pauper" patient. Those who exclaim in horror at the multiplicity of inspectors and investigators to which, as they suppose, it is desired to subject the poor man's home, have probably no idea of the number and variety of inspections and investigations by the half a dozen different Local Authorities who at present spy out the family resources, and to the domiciliary visits of which it is now subjected—often, as we think, unnecessarily. We suggest that it should be a distinct advantage, resulting in a positive saving of officers, as well as in greatly lightening the burden on the poor, if all the work of investigation *into pecuniary resources*, with regard to the cases dealt with by all the Committees for all purposes, were concentrated in a single Committee acting by its own specialised staff of officers, whose business would be exclusively with the pecuniary resources of the family, and who would have nothing to do with the treatment of the case, whether

with regard to health, education, subsistence, control or institutional or domiciliary treatment. We appeal to anyone who knows anything about the work of the District Medical Officer under the Board of Guardians, or that of the Medical Officer of Health under the Health Committee, whether the work of restoring the sick to health would not be greatly promoted if the officers concerned were relieved from all the odious enquiry into the means of their patients and were free to consider exclusively the medical requirements of the case. We are convinced that every one who has anything to do with the existing work of the Education Committee, with regard either to school-dinners or medical treatment, must recognise how advantageous it would be if that committee were relieved of all its present enquiries into the means of the families to which the suffering children belong; and if these investigations, necessary as they are, were in the hands of a distinct staff, specially trained for the work, by whom the results would be reported. The various committee and departments which deal with the particular services of Education, Public Health, Lunacy, Pensions, and the Unemployment cannot each of them have a properly organised staff of persons engaged in discovering the pecuniary resources of the families with which they must be dealing. It is both extravagant for the ratepayers, and unfair on the poor to be making, as is at present the case, the same enquiries three or four times over. It is, we suggest, far better that the officers and committees concerned with the several services should confine their attention to the character of the treatment required to bring about the best results, and that it should be left to one department, and one department only, in each area,

to discover how far the cost of that treatment ought, in accordance with the law of the land, and the Standing Orders of the Council concerned, to be borne by public funds. We propose, therefore, that the whole work of enquiry into pecuniary resources should be concentrated, for all departments, in the Registrar of Public Assistance, and his Enquiry Officers under their own Committee. Whenever any child was found hungry at school, or in need of proper home nurture ; whenever any person was found in need of medical treatment ; or whenever any mentally defective person required custody and control, it would be the business of the Education Committee, the Health Committee, or the Asylums Committee, on the information and advice of their trained officers, to decide what treatment ought to be given ; but they would at the same time send particulars to the Committee responsible for the Registrar of Public Assistance, whose business it would be, by means of his trained Enquiry Officers, to discover and report, for the information of all the Committees concerned, what were the pecuniary resources of the family.

We can anticipate at once the objection to this complete divorce of the decision as to the treatment from the enquiry into means, which will be raised by those who are still governed, consciously or unconsciously, by the dominant conception of a Poor Law. The Poor Law proceeds on the principle that, however much the treatment may, in fact, be required, the State ought not to provide it unless there is *pecuniary* destitution. This, too, is the principle on which the Charity Organisation Society proceeds ; and a similar policy is supposed to be adopted by the " almoners " of those hospitals which are influenced

by the Charity Organisation Society. In all these cases, if treatment is really to be withheld from those who could afford to pay for it—if the treating Authority is (save in cases of urgency) to stay its hand, and refer such patients to their own resources—*inquiry must precede treatment;* and it may well avoid delays and misunderstandings for the treating Authority to maintain, as the Poor Law Authority now does, its own staff of enquiry officers. Moreover, when what was given was wholly or principally "relief" in the form of money, the enquiry into the need was itself an enquiry into pecuniary resources—just as it is, to this day, commonly understood by Relieving Officers and Poor Law Guardians to be. But it is the very essence of the Policy of Prevention that what has to be supplied, in every case, is *not* relief, but always treatment and the treatment appropriate to the need. Wherever the need is proved to exist, it is of importance to the community, quite apart from our compassion for the sufferer, that the appropriate treatment should be instantly supplied, whatever may be the pecuniary resources that might subsequently be made available to meet the cost. This is the policy pursued by the Local Health Authority, with regard to cases of infectious disease in need of isolation and medical treatment; and in the best organised towns, also with regard to infants under twelve months old suffering from lack of milk. This is the policy of the Local Education Authority, with regard to children of school age found not to be under proper instruction, or found at school suffering from lack of food; and now, in the best organised districts, with regard to children discovered to be in need of spectacles or of medical or surgical treatment, or requiring "open air schools," or the special provision

that is made for the physically defective. This, too, is the policy of the Local Lunacy Authority, with regard to lunatics not under proper control. In all these instances, where the Policy of Prevention is adopted, the need is met as soon as ascertained. In all these instances, where what is supplied is the appropriate treatment, and not a dole of money, the rule is, Treat first, and enquire (as to means) afterwards! And it is highly significant that when the Majority of the Poor Law Commission were considering upon what principle their proposed new Poor Law or Public Assistance Authority should proceed, in dealing with the paupers who are sick—these forming, as has been mentioned, from one-third to one-half of the whole number—the same conclusion was arrived at, for the ordinary normal cases, as well as for those of urgency. "In other words," they sum up their proposals, "investigation should follow upon treatment."

We extend this principle of treatment first, enquiry into means afterwards, to all provision by the Public Authority, which never ought to do anything else than give the *treatment* that is appropriate to the case, even though, *as part of the prescribed treatment*, a money grant has to be made to supply the necessities of the home. And, paradoxical as it may appear, it is only by this policy that the community can hope, not merely to prevent rather than perpetuate destitution, but also enforce on fathers and mothers a fulfilment of their parental responsibilities. It is, in fact, the existence of the Poor Law Authority, pursuing the opposite policy of confining its provision to the pecuniarily destitute, that is responsible for the continuance of the present fearful amount of failure to fulfil these responsibilities. This, however, will be dealt

with in the next chapter. Meanwhile, it must suffice to add that, although wherever there is ascertained need of treatment, the Public Authority must instantly supply that treatment, it does not follow that this is to be done gratuitously; or that someone may not have to be made liable for reimbursement of its cost.

This brings us to the last of the functions of municipal government with which we are here concerned. At the present time nearly every public authority has the power to charge and recover the cost of its service, and especially of the maintenance given to a poor person, either on the person benefited or on those who are legally liable for his maintenance. But the conditions and the practices differ from service to service. In the chapter on " Charge and Recovery " in the Minority Report, there is a detailed description of the unutterable confusion, loss and waste which at present exists in this whole sphere. We propose there that some kind of order and system should be introduced into the law, and that Parliament should definitely lay down, once for all, which services shall be charged for, what shall constitute ability to pay, and who shall be liable in each case. Once the whole law with regard to Charge and Recovery is consolidated and made consistent, it is desirable that it should be administered in each town by one authority only. It is ludicrous that the Education Authority should be proceeding with one set of officials, according to one particular law or policy; the Public Health Committee with another set of officials and another law or policy; the Lunacy Authority with yet another; whilst the Board of Guardians with its own set of officials, and its own particular law and policy, is also in the field, and may be considered, at the present time,

the most expert at this particular kind of work—if by expert is meant the power of extracting money out of people who are, according to the law, "destitute" of it! It is absurd that these different Authorities and officials should be simultaneously taking action against one poor family. It is cruel when, as we have ourselves witnessed, one of these authorities gets a man committed to prison for not paying its charge, at the very moment when another of them is granting him Outdoor Relief on the ground that he is destitute. In some large municipal bodies, all such work is already concentrated in a "Solicitor's Department." We propose that the whole work of charging and recovering the cost of treatment, where Parliament declares that it shall be charged and recovered, should fall, along with the whole work of ascertaining the pecuniary circumstances, in each County Borough, to the department of the Registrar of Public Assistance, acting, of course, under its appropriate Committee of the Town Council, and in accordance with the Standing Orders, or other rules laid down by the Council.

It would be the business of this Committee, and of the Registrar as its chief officer, to see that the Standing Orders and decisions of the Council were carried on in each case, without partiality or favour. The cases in which any charge was to be made would be determined according to law and general rules. The particular amounts to be recovered would have to be decided in each case, after the necessary enquiry into the persons liable and their pecuniary means—not only in exact accordance with law, but also with due regard to the actual ability to pay. And, as experience has abundantly demonstrated, charges assessed in this way, case by case, after skilled

enquiry, lead, not only to the exclusion of those who are able to afford the whole cost—as these, finding that they are most rigorously compelled to pay the whole cost, prefer in future to provide the treatment for themselves—but also to the quite successful recovery, from those who can properly bear only a part of the cost, of a substantial contribution to the resources of the Local Authority. It is mere ignorance of the actual facts of the Local Government around us that leads to the constant repetition of the statement that where provision is made for all who need treatment recovery is found to be practically impossible. It is where the charges are made without regard to ability to pay, or (as in the case of school dinners) in a service confined to those who are without means, that there is, at present, a complete failure to recover; as, indeed, there ought to be. Where the service is performed for all who need it (as in the case of the care of lunatics), and where the charges are levied, not uniformly, but after careful ascertainment of what the income can bear (as in the case of children in Reformatory Schools), the proportion of the charges that are recovered is quite surprisingly large. More than half a million pounds a year is, in fact, recovered in this way in England and Wales, in spite of the lack of a Registrar of Public Assistance. We anticipate that, with the organisation that we propose, the amount would—assuming that Parliament maintained anything like the existing liabilities—be largely increased.

APPENDIX TO CHAPTER IX

Notes and References

PAGE 265. The following is by no means an exhaustive survey of the different Authorities, and of the different kinds of Public Assistance, simultaneously existing in Great Britain :—

(i) The Local Health Authority; dispensing medical assistance and material aid in connection with (*a*) 700 Municipal Hospitals, mostly for particular diseases regarded as exceptionally infectious, but now more and more dealing also with phthisis, measles, accidents, etc.; and at Barry and Widnes exclusively for non-infectious cases; (*b*) municipal dispensaries or out-patient departments, especially for phthisis, ringworm, etc.; (*c*) municipal "milk clinics," or milk dispensaries, for mothers and infants; (*d*) provision of board and lodging for, and occasionally payments in lieu of wages to, "contacts" segregated by way of precaution; (*e*) distribution of diarrhœa mixture, anti-toxin serum, etc.; (*f*) provision of nurses in the homes; (*g*) "health visiting."

(ii) The Local Education Authority; dispensing (*a*) school dinners, breakfasts, etc.; (*b*) residential schools for truant children, blind children, deaf and dumb children, mentally defective children, etc.; (*c*) Industrial (boarding) Schools under the Children Act; (*d*) "Day Feeding Schools," or Day Industrial Schools, for children of parents unable to attend to them during the day; (*e*) "boarding out" of children to enable them to attend special schools; (*f*) work of school nurses; (*g*) "school clinics" for dentistry, ringworm, or ailments generally; (*h*) other forms of provision of medical and surgical treatment; (*i*) provision of spectacles; (*j*) "Open-air Schools" and "Vacation Schools," including meals, etc.; (*k*) in Scotland, provision of boots, clothes, etc., under Scotch Education Act, 1908; (*l*) maintenance scholarships; (*m*) school baths.

(iii) The Local Lunacy Authority dispensing (*a*) board and residence in asylums; (*b*) "boarding out" of mentally defective persons in families.

(iv) The Local Pensions Authority awarding Old Age Pensions to persons having not more than £31 10s. per annum.

(v) The Local Unemployment Authority, under the Unemployed Workmen Act, dispensing (*a*) doles of relief work; (*b*) board and residence at Farm Colonies; (*c*) home aliment to families of men in these colonies; (*f*) payment of railway fares and migration expenses; (*g*) cost of emigration; (*h*) employment of women in workrooms at sewing, etc.

(vi) The Local Police Authority dispensing (*a*) admission of children to Reformatory Schools; (*b*) gifts of clothing out of the "Police Aided Clothing Fund"; (*c*) in Scotland, night's lodging to vagrants.

To these must be added the Local Poor Law Authority dispensing (*a*) admission to Workhouse or Poor House or Casual Ward; (*b*) admission to the Poor Law Infirmary; (*c*) admission to the Poor Law School; (*d*) "boarding out" of children, frequently with their own relations; (*e*)

medical attendance and "medical extras"; (*f*) nursing; (*g*) Outdoor Relief. And now we have also the National Employment Authority, with its Labour Exchanges, dispensing railway fares to other places.

Presently there will be a ninth authority at work, still dealing with the same fund of rates and taxes, in the Insurance bodies or officers to be set up under the State Insurance Bill of 1911.

PAGE 266. For cases of hitherto unsuspected overlapping, revealed, even to the Relieving Officers, by an exceptional comparison of lists, see the Minority Report of the Poor Law Commission, 1909, Part I., pp. 63-7 of official 8vo edition: Report . . . on Endowed and Voluntary Charities . . . and the Administrative Relations of Charity and the Poor Law, by A. C. Kay and H. V. Toynbee, especially pp. 61-62, 96, 118, 127; such evidence before the Commission as Qs. 35, 693, 93, 392, etc.

PAGE 267. As to the overlap in the provision of School Meals, see the London County Council Report on the Home Circumstances of Necessitous Children in twelve selected schools (L.C.C. No. 1,203 of 1909); and subsequent negotiations between the Council and the Metropolitan Boards of Guardians on the matter, 1909-11; Report on the Condition of the Children in receipt of Out-relief, by Dr. Ethel Williams, 1908, p. 155; Minority Report of Poor Law Commission, pp. 165-7 of official 8vo edition.

PAGE 269. Such efforts at voluntary registration have, within the past few years, been started at Hampstead and Stepney (Councils of Social Welfare), and at Chelsea (Charity Organisation Society), among other places. The most interesting case is that of Derby, where a salaried "Registrar of Public Assistance" was appointed, early in 1910, by a Joint Committee representing the Town Council, the Education Committee, the Distress Committee, the Board of Guardians, the Guild of Help, and the Charity Organisation Society. Five-sixths of the cost is borne by the Board of Guardians, with the sanction of the Local Government Board. In the first nine months' working, out of 2,470 cases reported by the participating authorities as relieved, no fewer than 438 were found to be getting duplicate assistance. Nevertheless, we learn, it was proposed to abandon the experiment; and it was only tentatively and conditionally decided to continue it—largely because the different relieving bodies disliked the criticism of their action implied in the discovery of the overlapping! See, for other instances, the Local Government Board Report on Guilds of Help (1911).

PAGE 286. The Majority Report proposal was that any applicant, being in need of medical aid, "should be allowed to apply directly to a medical officer for treatment, and that his application should be dealt with as soon as possible afterwards by a Committee of the Public Assistance Authority. In other words, investigation should follow upon treatment." (Majority Report of the Poor Law Commission, Part V., ch. 3 (v.), p. 384 of official 8vo edition.) The Majority Report relied, as the Minority Report did, on (*a*) power to recover cost, where ability to pay was found; (*b*) systematic inquiry *after* each case had begun to be treated (*ibid.*, p. 384). This did not refer merely to "urgent" cases, but to all; for "in the interests of the community it is of utmost importance that the applicant should first be treated, and the question of his economic position and his capacity to pay determined afterwards. Accordingly, we think that this is the principle upon which the Medical Assistance Authority of the future should proceed" (*ibid.*, p. 383).

We think that the subsequent inquiry into means can best be done by the Registrar and his staff.

PAGE 287. See the chapter entitled "Charge and Recovery by Local Authorities" in the Minority Report (Part I., ch. viii., pp. 286-312 of official 8vo edition).

PAGE 289. The question has been raised as to an "appeal" from the decisions of the Registrar; and such an "appeal" by the local authority concerned to a Central Department was mentioned in the Minority Report (Part I., pp. 407-9 of official 8vo edition). This has been misunderstood.

So far as the rules or regulations or Standing Orders, which any proposal might infringe, are those of the Council itself, the Committee wishing to treat a case in any way forbidden thereby, would naturally have to bring the matter specially before the Council itself, in order to get the Standing Orders suspended, or special sanction given by the Council for a departure from its own rules. It would not be the Registrar's decision which stood in the way, but the Council's own orders; and hence the request to the Council to allow a departure from them would not be an "appeal" against the Registrar, who is only an officer of the Council, carrying out the Council's will.

But the provision contravened by a proposed grant might be imposed by statute or by authoritative order of the Central Department. In this case, the Council would not have any power to sanction a departure from the rule. The Minority Report contemplated, in that case, a representation by the Council to the Central Authority, requesting its sanction, so far as the statutes might permit, for a departure from its own orders. This has been wrongly described as an appeal from the decision of the Registrar. It corresponds to the innumerable requests now made to the Local Government Board or the Board of Education for special sanction.

PAGE 289. We have, we find, omitted to mention in the text, the proposal made in the Minority Report (Part I., pp. 409-410 of the official 8vo edition), that to the Registrar of Public Assistance should be committed the management of the receiving House, which was thought to be necessary for the strictly temporary accommodation, for a day or two, of accidental odds and ends of cases in which food and shelter may be urgently required, and for whom it may not always be possible to gain admission to the appropriate institution; such cases as the man found dying on the road, the lunatic awaiting conveyance to asylum, the foundling discovered too late for relegation that day to the Children's Home, etc. We think that the Committee dealing with the Registrar and his staff might well deal also with this tiny institution; which would, we suspect, turn out to be nothing more than a couple of rooms, almost invariably empty! But to which of its Committees and which of the officers the Council entrusts it seems to us unimportant.

X

The "Moral Factor"

In this final chapter we come down, in the problem of Destitution, to what, in many senses, is "bedrock"—the question of human character and personality. And it is in the fullest sense true that the "moral factor" is the supreme issue. Emphatically and distinctly are we warned off "short cuts" and easy solutions. However much we may better the material circumstances of a family, a class or a generation, if in so doing we have lessened the energy, lowered the intellectual standard or degraded the motives of those concerned, or of the community as a whole, we shall have achieved naught and less than naught. For as all experience tells us, and all philosophy teaches, we shall, in this "debasing of the moral currency," but have laid the foundation for more extended and more intense destitution and misery. But to make this indubitable fact a reason or an excuse for doing nothing at all—as is too often done—is either intellectual sloth or sheer hypocrisy. It is exactly this connection between destitution and the "moral factor," which gives irresistible force to the demand for a Policy of Prevention, based on the definitely ascertained facts and the highest available scientific knowledge. We see that, just because of the results on human character and

personality, the nation cannot afford to go on, *as it is now doing*, continually creating destitution and relieving it, for in this way it is insidiously lowering the character of the community, if not of the race. We who here write have always based our appeal for a National Campaign against Destitution—our call to a New Crusade—not on any plea of material privation, or even of physical suffering; but on the argument that Destitution, in modern urban conditions, is found, in fact, just as chattel slavery was, to be accompanied by a sort of moral malaria and spiritual degradation among the destitute themselves, and by a distinct lowering of the moral purpose of the whole community, rich as well as poor.

We believe that this "moral" effect is the result of a "moral" cause; a cause that may be traced in all the immediate and, in a sense, material antecedents of Destitution that we have described in the first seven chapters of this book. If our social order suffers from the Disease of Destitution, we attribute it—we may almost say in all cases—to a definite "moral" failure; either to an obtuseness, if not a lack, of moral consciousness, or to a refusal to act on its dictates. But the "moral" failure may not be in those who are destitute. Sometimes, it is true, the moral failure is definitely that of the individual destitute man himself; and the consequent tragedy, in spite of all human effort to avert it, might happen, so far as we can foresee, in any social order. Sometimes, on the other hand, the failure is that of other individuals, or of the community itself; and the consequent wrecking of individual lives is all the more tragic in that, like the fall of the Tower of Siloam, it overwhelms, so far as we can compute, good and bad alike.

We see this rooting of the causes of destitution in a moral failure, and at the same time, the frequent disjunction between "moral" failure in the community itself, or in some individuals, and the wrecking of the lives of others, very strikingly in the case of much preventable sickness. There is a vast amount of ill-health, and all its consequent destitution, demonstrably produced, among quite innocent people, often children and other helpless dependents, by the culpable neglect of owner or occupier or employer to keep the premises for which they are responsible in a weather-proof and sanitary state, free from over-crowding, dirt or disorder injurious to health. The obligation of the community to prevent such evils, admitted in our manorial and common law proceedings against nuisances, is still, as we are all of us quite aware, very imperfectly fulfilled. The spread of infectious disease is often a result of the definite failure of individuals so to act as not to injure their neighbours; and, at the same time, of the failure of the community to perform its recognised duty in affording facilities for isolation. Where we trace back adult destitution to Child Neglect, we have a clear failure on the part of father or mother to fulfil parental obligations; though this is often accompanied by an equally obvious failure on the part of the community to give to the able-bodied breadwinner any opportunity of discharging his duty. The whole area of "sweating" has been well said to be characterised by "the absence of a *responsible* employer"—that is, one who is constrained by the community, whether through law or public opinion, to give the wages, the leisure and the sanitary conditions, without which his workers cannot continue in health. And when we come to Unemployment and Under-employment,

we find ourselves amid a crowd of instances in which the evil effects on both innocent and culpable are due either to vicious methods of taking on workers (failure of obligation on the part of the employing class, and of the community which permits it), or to failures of workmen to execute their work honestly and efficiently when they have got it, or to seek or accept the available opportunities for work when they have not got it. In the destitution brought about by Unemployment, we have, it is true, in the great cyclical depressions of trade, or in the recurrent seasonal fluctuations, causes which seem, at first sight, purely " economic," and unattributable to any " moral " failure of individuals or communities. In the Unemployment and consequent destitution brought about by new machines, new processes or new groupings of industrial organisation, we have another purely " economic " cause—a cause which in some states of society it was felt as a national obligation to inhibit because of the dislocation that it wrought, but which, in modern society, we have deliberately elected to allow freely to operate, because of the increase in national wealth that, notwithstanding all the accompanying losses, we believe it to produce. But we see now that, whilst these " economic " fluctuations and changes cannot or ought not to be arrested, it is mere lack of forethought or lack of goodwill on the part of the community as a whole that permits them, quite unnecessarily, to work out into the Unemployment of hundreds of thousands of workmen, and the reduction to destitution of innumerable guiltless families. And with our ever-growing social consciousness that we are not justified, as a nation, in heaping up riches, so long as we fail to prevent what is preventable and to remedy what

is remediable in these industrial dislocations, we may count it as a moral failure on the part of the community as a whole *that it has not yet begun to prevent the occurrence of the preventable Unemployment thus occasioned.* The maintenance of a definite standard of civilised life is certainly a universal obligation; but to secure its fulfilment is not within the power, and therefore not within the moral duty, of the individual alone. It is the joint responsibility of an indissoluble partnership between the individual and the community, in which neither must fail in duty. They are accordingly—though possibly in a larger sense than they intend—fundamentally right who say that there is no destitution which has not, at root, a moral factor; and that it is always to the moral failure—*which is, of course, often a moral failure of the community as a whole*—that remedial action must be directed.

Such being the position, our duty as a community depends, it is clear, on the state of our knowledge. Two hundred years ago, as in the Middle Ages, we knew neither how to prevent the occurrence of destitution, nor how to treat it in any curative or reformatory way. Whether it came as the accompaniment of Sickness, or as the result of Child Neglect, or as a consequence of Unemployment, the only thing that we could do, either as individuals or as a community, was to "relieve" it. To give alms was accordingly one of the highest moral duties; and the Elizabethan Poor Law, with all its shortcomings, was admirable statecraft. Then came advance of knowledge. From Daniel De Foe's "Giving Alms no Charity," down to the latest number of the *Charity Organisation Review*, we have been refining our methods of relief; gradually learning, in these two centuries, that some acts of so-called

charity and some methods of State Relief are so harmful in their results as to be positively immoral. But even those who have discovered this new knowledge, and who have done most to drive it home to the public mind, still assume that we must base our State policy, like our personal philanthropy, on the provision of "relief." The thesis of the present volume is that a further advance of knowledge has made this conception as obsolete as its predecessor. We know now, as a community, how to prevent the occurrence of destitution, so far as the great mass of it is concerned; and we know also, to a great and steadily increasing extent, how to treat such cases as we have been unable to prevent in such a way as, in many instances, to effect a cure. And these methods of prevention and treatment, whilst incidentally including all necessary provision, are proved by actual experience to be free from the adverse psychological reactions on personal character which it has been found so difficult to dissociate from even the wisest form of "relief." Accordingly, the time has come when the community is failing in its moral duty if it does not base its policy on Prevention and Treatment.

We must therefore, in the present state of knowledge, condemn any indulgence in the mere "relief of destitution" whether by a Poor Law Authority or by Voluntary Agencies, as unjustified by religion or humanitarianism, because we now know a more excellent way; and as positively injurious to the community. Such relief of destitution, however "wisely" and "discriminately" it is administered, cannot avoid subsidising, and therefore perpetuating, extending, and intensifying, all the different forms of "moral" failure that we have referred to. A

whole century of experience has now taught every educated person that "relief" of the sweated or under-employed worker—whether from the Poor Law Authority or private philanthropy—is responsible for enabling the evil system to continue; even for developing the demoralising industry at the expense of competing trades; and for serving actually as a bounty to the careless, inefficient or positively oppressive employer, in his continuous struggle with worthier rivals. Again, the "medical relief" and "medical extras" afforded by a Poor Law Medical Service (or for that matter, by the ordinary "club practice" of the Friendly Society), to the victim of workshop insanitation or domestic overcrowding, make it easier for these defaults to continue, and actually help the slum landlord or "sweating den" employer to compete with those who feel constrained to behave more conscientiously to their tenants and workpeople. Equally disastrous is any form of relief in affecting the conduct and character of the prostitute and the drunkard. It is not too much to say that under our present system the Workhouse and the Poor Law Infirmary, even apart from the doles of the charitable and the chances of Outdoor Relief, act, just because their doors must stand always open, and because they can give nothing but relief, as a perpetual subvention to the misconduct of the drunkards, whom they succour in their *delirium tremens*, and to that of the prostitutes and the men of immoral sexual life, who are relieved in the extremities of disease. In the same way the Poor Law subsidises the careless, irresponsible, and even cruel parent. At the gate of every large workhouse the observer may see, at frequent intervals, the tragic spectacle of a worthless man and woman taking their discharge; and

being presented by the officials with their children—fetched from the Poor Law School or Children's Home, clean, well-fed, and under proper discipline and training—condemned, at the caprice of their worthless parents, to be dragged back into the indescribable conditions of dirt, misery and cruel neglect which are characteristic of the "In and Out" pauper. For in and out of the morass of destitution these children are allowed to go, as Miss Florence Davenport Hill pointed out, "like buckets on a dredging machine." For fifty years the Poor Law, *because it restricts itself to the relief of destitution*, has stood helpless before this problem. It cannot follow these children into their homes or into the streets which serve instead of a home, because the parents choose to say they are not, for the moment, destitute. For it is of the essence of any mere relief of destitution, confined as it is to those who are destitute, at the period of their destitution, that it is necessarily precluded from bringing to bear upon those whom it relieves, either moral suasion and preventive influences *prior* to the crisis of their destitution, when alone they can be of real avail, or the indispensable disciplinary supervision *after* the crisis has passed. Thus, the more definitely we accept the view that destitution has always a "moral" factor, the more clearly it comes out that the mere Relief of Destitution can do nothing but help the individual over the bad time brought about by the misconduct of himself, of other individuals, or of the community as a whole—misconduct which it accordingly palliates and promotes. It is, in fact, this very subsidy to misconduct, *inherent in any Poor Law*, and in all mere relief by Voluntary Agencies, which seemed, to some thinkers, to warrant the abolition of all such relief,

whether public or private, in order that the destitute might be left to suffer the consequences of a misconduct which was assumed to be generally their own!

It is the claim of this book that the nation can now escape from the dilemma thus presented to it. We assert that the mere relief of destitution, whether by State action or Voluntary Agencies, with all its demoralising effect on personal character, and its inevitable palliation and encouragement of "moral failure"—however necessary to our conscience such relief may have been in the seventeenth, the eighteenth, or the nineteenth century—can now be dispensed with, without suffering and without inhumanity. The advance of knowledge, and, in the United Kingdom, the growth in national and municipal organisation, now for the first time permit us to substitute, for all kinds of mere "relief," measures of prevention of the several causes of destitution, and measures of treatment of every case not prevented, which, whilst ensuring that no person whatever goes unprovided for, can be demonstrated to be without injurious effect on personal character or national energy. The whole "moral" effect of the work of the preventive Authorities is, in fact, in the opposite direction, tending always to increase the consciousness of obligation, and to promote a more extensive fulfilment of it. If we take, for instance, the work of the Local Health Authorities, we see that this actually arose out of the old manorial system of "presenting" citizens who were found failing in their public obligations, with a view to bringing home to their consciousness the existence of these obligations, and of bringing to bear on their will the suasion of public opinion and the penalty of a fine, in order to stimulate them to fulfilment. To-day if we study

the whole range of Public Health administration, whether with regard to housing or sanitation, the treatment of infectious disease or the " standardising " of the conditions of employment, we cannot but observe the steady growth in the amount and in the range, both of the consciousness of what is required, and of deliberately concerted action by owners, employers and occupiers in fulfilment of hygienic obligations. The extensive work of the Local Health Authorities with regard to infantile mortality, the commonly recognised infectious diseases, and now, more and more, the various forms of tuberculosis—far from making people less conscious of their obligations, more disposed to be ill, and increasingly lax in their moral character—has meant a steadily growing subordination of personal impulse to the general will, the recognition of ever-increasing obligations towards one's neighbours and the community; and more and more the deliberate ordering of life so as to promote the health of one's self and one's family.

The same tendency to extend the range of the obligations that are recognised as morally obligatory, and the same steady increase in the actual fulfilment of these obligations, is seen in the work of the Local Education Authority. Few persons realise the enormous increase in personal obligation in the households of five-sixths of the population that was involved in the Education Acts. There are, we believe, still some who fondly imagine that these Acts relieved parents of responsibility! Such persons can never have known what it has meant to the father, and still more to the mother, in many hundreds of thousands of poor households, to have to do without the elder children's help; to adjust the exiguous family

budget without their little earnings; to get them up and dressed and sent off regularly and punctually to school; to conform, with many a painful struggle, unsuspected by those more fortunately situated, with the ever-rising school standard of personal cleanliness, hygiene and clothing; often to prepare the separate meals necessitated by the lack of correspondence between the school and workshop hours, or by the distance of the school from home. It is, in fact, impossible to measure the vast, far-reaching and ubiquitous influence on the parents, in this teaching of regularity, self-subordination and self-control, which the elementary school has exercised. The quite new requirement, now being more and more made, that the children's heads and bodies and clothes shall be reasonably free from the once universal vermin, is only one among many successive rises in the "National Minimum of Child Nurture" which it is the real function of the Local Education Authority to enforce. In the universal medical inspection of the children, and the insistence on proper medical and surgical treatment of hitherto disregarded ailments, we recognise a further elevation of this National Minimum. Up and down the country we see the parents, on the children's need being brought home to their consciousness, gladly taking the not inconsiderable personal trouble, submitting to the very real tax of loss of working time, and, in the vast majority of cases, even paying part of the cost, required to get these ailments properly treated. In the background, as with the greater part of all our moral obligations, there is the liability to prosecution and punishment, on conviction of glaring failure to fulfil this new parental responsibility; but it is remarkable (as now with the duty of school attendance)

how rarely the law has to be called in. It is only when the Local Education Authority—its hands forced by the defects in the rest of our administrative system—descends to the mere "relief of destitution," as in the case of spasmodic doles of dinners to half-starved children, that we find a danger of undermining parental responsibility. If, instead of being empowered merely to give food to the starving child, the Local Education Authority had been made definitely responsible for searching out all forms of child neglect; if it had been expressly charged to insist on the parents themselves remedying that neglect to the extent that they had power to do so; and if steps had been at the same time taken to ensure that every willing worker had been guaranteed a real opportunity of fulfilling his parental obligations, the universal ensuring of food for the children would have achieved as great a rise in parental responsibility as the universal ensuring of education has already done, and as the universal ensuring of cleanliness and personal hygiene is already visibly beginning to effect.

When we come to the problem of Unemployment we reach the keystone of the arch of the enforcement of moral obligation. By the activity of the Local Health Authority and the Local Education Authority, in searching out neglected infants and neglected children, we are steadily increasing our demands on the personal care, and even on the pecuniary sacrifice, of *all such persons as have the means of maintaining their offspring in a fit state.* But there is no way of bringing home to those parents, who are without the means of subsistence, this progressive enlargement of the obligation to maintain themselves and their families, unless there is some organisation such

as the National Labour Exchange, where their willingness to work can be tested, and some such policy of preventing Unemployment and of providing for the Unemployed as has already been outlined. It is impossible to enforce the fulfilment of parental obligations on fathers and mothers whom we permit to remain actually unable to fulfil them. What is in this connection even more significant is that it is found in practice impossible to enforce any such obligations even on negligent or recalcitrant persons, so long as there is no way of ensuring, to all who *are* willing, an opportunity of doing their parental duty. If, however, any such Policy of Prevention and Treatment, as we have in our sixth chapter described, were systematically carried out—if every able-bodied parent were guaranteed *either* the opportunity of continuous employment at wages *or* the opportunity of maintenance under training —it would become as practicable to insist on the universal fufilment of parental responsibility with regard to food and clothing, as it has proved to be with regard to education, and as it is proving to be with regard to cleanliness.

We pass now to the "Moral Factor" in the problem of destitution, as affecting the all-important life of the home, and what is called the integrity of the family. It is a curious delusion to imagine that concern on this point is the monopoly of any one school of thought. It is common to practically all reformers—as it certainly is to all serious social students—to regard the preservation of the family group as essential to the progress, if not to the very continuance of our race. What is not so universal is the realisation that our present industrial system, with its palliating "relief of destitution," is actually destroying the family and the home. Let anyone who doubts watch

the wholesale desecration of home life and disintegration of the family among the dwellers in the slums of our great centres of population ; among, in fact, the greater part of the three or four millions who were destitute last year. There is one black accompaniment of destitution —an accompaniment which has incalculable evil effects on home life, and yet which is an inevitable corollary of insufficient earnings in a crowded city—the indecent occupation of the overcrowded, insanitary tenement. The herding together, by day and by night, of men and women, of young and old, of boys and girls, of all degrees of relationship or no relationship, not only destroys health, but makes, to the ordinary human being, the particular virtue upon which the integrity of the family depends, wholly impracticable. Can anyone who has lived in a slum, and has observed the day by day and night by night circumstances of a one-roomed tenement, lay the flattering unction to his soul that if he and his family had been subject, from infancy upwards, to this inevitable corollary of urban destitution, they would have maintained any decent standard of family life ? Any person who, like the present writers, has lived the life of the London streets, or dwelt among the denizens of the slums in a capacity that compelled a personal acquaintance with the inside of every tenement, or worked for wages in the " sweat-shops " or " sweating dens," cannot fail to have had brought home to him the existence of a stratum of society, of no inconsiderable magnitude, in which children part with their innocence long before puberty, in which personal chastity is virtually unknown, and in which " to have a baby by your father " is laughed at as a comic mishap. We have here perhaps the biggest " moral failure " of all—and,

as responsible citizens of a nation which knowingly and deliberately permits such a state of things to continue, *this moral failure is our own.* What we do not think too bad to allow to exist, we ought not to think too bad to have brought home to our consciousness. We should like every legislator, every member of a Local Authority, and every national or municipal official, from one end of the kingdom to another, to be forced to gaze every day on a series of photographs of the "going to bed" of literally hundreds of thousands of families—comprising a larger proportion of our fellow citizens than all the payers of unabated Income Tax put together—with fathers, mothers, sons and daughters, children and infants, lying in the same bed, often with male and female lodgers occupying corners of the same room. With these facts constantly before their eyes, the propertied class and the official class, who are at the present time really responsible for the government of the country, might at last realise the true meaning of the "Moral Factor" in destitution.

All this desecration of the home, this disintegration of the family, this failure to maintain the conditions of nurture necessary to the race, is what we get from our present policy of leaving each family to suffer the consequences of its own (!) conduct and confining our collective action to the relief of destitution. And what the Poor Law does not prevent is not prevented by the alms of the charitable. Experience tells us that the distribution of doles, or even charitable help of a wiser kind, does little or nothing to diminish the indecent occupancy of single-room tenements, or even the overcrowding of others; whilst it tends to subsidise the slum landlord and the grinding employer, and to palliate and perpetuate the

failure of the Local Authority to exercise its powers under the Housing Acts. Moreover, the fathers and mothers, demoralised by these conditions, and snatching their livelihood from the pity of the charitable, are frequently tempted to excite this pity by making the condition of their children, by gross neglect and sometimes even by bodily cruelty and mutilation, more pitiable than need be. Here, as elsewhere, the "moral failure" which is at the root of the destitution, whether it be that of the community as a whole, in permitting such conditions, or that of the individual in submitting to them, is actually subsidised and encouraged, permitted and perpetuated, by the policy of relieving destitution. The withdrawal of the alms of the charitable from every person living below whatever might be deemed the essential minimum of family accommodation and home nurture, indispensable to the proper rearing of the race, might lead to more deaths from starvation than at present occur, and perhaps to more "sedition," but it would probably actually decrease the amount of deliberate neglect and cruelty by parents. Exactly the same effect is produced by the Poor Law, with its usually indiscriminate and invariably inadequate and unconditional Outdoor Relief. Here, at any rate, the findings of the Royal Commission of 1834 are repeated almost word for word in the Majority and Minority Reports of the Commission of 1905-9.

It is in this inability of the alms of the charitable or the Outdoor Relief of the Poor Law to cope with the supreme "Moral Factor" in the problem of destitution, that we find the explanation of the adoption by the Poor Law Commissioners of 1834 of the drastic policy of "breaking up the family" with regard to all those who

were really destitute, and of dispersing its different members in the separate workhouses that the Report of 1834 recommended, or in the separate departments of the "well-regulated" workhouse that was presently adopted. As it was naturally found that no policy of merely "relieving" destitution could prevent the corruption of the home and the desecration of the family which the destitution itself caused, and that, as a matter of fact, any such relief to the family in the slums served usually to perpetuate, if not even to extend the area of corruption, the only alternative that seemed open to the Poor Law administrator was to abolish the home and disperse the family! This policy of "breaking up the family" as a condition of relief was carried to an extreme point by Mr. Goschen and Mr. Stansfeld, and the zealous inspectorate of 1871-5; it is, be it remembered, still that of the Local Government Board, and of its imperative Poor Law "Orders" (including the latest draft revision of 1911); and it is, in fact, to this day, that of so-called Poor Law "orthodoxy." These authoritative Orders relating to Poor Relief, which have governed the work of the Boards of Guardians for the last three-quarters of a century, have been, with regard to the normal household group, elaborate codes for "smashing up the family" among such of the destitute as have had to submit to them. Apart from cases of actual sickness, it has been made a condition of affording any relief to a destitute father of a family in the great majority of the Unions of England and Wales (save only temporarily, in sudden and urgent necessity), that the family should give up its home and its home life; that all its members should enter the Workhouse, there to be absorbed into institutional life;

the husband to be herded with other men of all ages and characters in the men's day ward and night dormitory; the wife with other women in the women's day ward and night dormitory; the infants, day and night, in the workhouse nursery; the other children in the workhouse itself, or, in the best cases, in the distant "barrack" schools—there to remain separated from each other, with only occasional brief interviews in the presence of other people, *so long as they are receiving any relief at all.* The stricter school of Poor Law administrators—the school which has always received the blessing of the Local Government Board—has gone a step further. Even where the only parent is a widow, who admittedly cannot be expected to earn both her own livelihood and that of her children—where, in fact, it is known that unless she has quite extraordinary skill, and is prepared seriously to neglect her domestic duties, it is impossible for her to do so,—she has been refused all relief, except the relief of having some of her children taken away from her! This policy of depriving the children of widows even of such home life as their mothers could afford, and of herding the children thus artificially orphaned with a crowd of other pauper children, either in a Poor Law School, or actually in the Workhouse (where 20,000 children are still to be found residing, in England and Wales alone), has been pursued, and is to-day being pursued, not merely with regard to homes which are undesirable, or mothers who are "undeserving," but as a matter of principle, to mothers of the highest character, with homes without reproach. In fact, from "breaking up the family" where the home may have been undesirable, the so-called "orthodox" school of Poor Law administrators, with the

eager support of the Charity Organisation Society, have gone on to "break up," as a matter of principle, the home even of the irreproachable and the deserving. And seeing that this "abolition of the home" and "breaking up of the family" is still going on to-day, upon a large scale, with full official and charitable approval; that, in the United Kingdom, *something like ten or twenty thousand families were thus "broken up" last year*, and dispersed in Poor Law institutions; and that the Minority Report was one long protest against such a policy, it must be ranked as one of the strangest ironies of controversy that the defenders of the existing Poor Law and the advocates of this very policy of deliberately and intentionally destroying the home and destroying every vestige of family life, even where the family life is exceptionally good, should accuse the promoters of the Policy of Prevention of "breaking up the family"!

This extraordinary accusation has so frequently been made, and has been repeated in good faith by so many uninformed people, that it is desirable to answer it fully and explicitly. The Policy of Prevention put forth in the Minority Report, and in the present work, involves placing the full responsibility for preventing the occurrence of destitution, and for scientifically treating such cases as do nevertheless occur, with regard to each natural class of persons—infants, children of school age, sick, mentally defective, aged and able-bodied unemployed—on the specialised Authority dealing with that class. This means that the Local Health Authority will deal with sickness and infirmity (including maternity and infancy); the Local Lunacy Authority with mental deficiency; the Local Education Authority with the

nurture of children of school age; the Local Pensions Authority with the aged unable to manage on their pensions; and the proposed new National Authority for Unemployment, of which we have the nucleus in the National Labour Exchange, with the needs of the able-bodied unemployed. Hence it is asserted that one and the same family will fall into the hands of five separate Authorities, which may, any or all of them, intervene to deal separately with each of the members; and that this necessarily implies that the family will be "broken up"! The accusation seems to be based, in the first place, on a quite ludicrous misunderstanding of the common official term "Authority." As a matter of fact, apart from the proposed National Authority for the Able-bodied Unemployed, in nearly every place of ten or twenty thousand inhabitants, all but one of these "Authorities"; and in the County Boroughs of England and Wales, comprising half the population, literally all these "Authorities," are one and the same body; the Town (or Urban District) Council, acting through its various committees. Why it should any more "break up" the family, for the Manchester Town Council, with its several committees, to deal with the several members of the family, than for the Manchester Board of Guardians to do so, also by a series of committees, is not at first apparent. But the accusation seems to be based, among those who are aware that the Local Education Authority, the Local Health Authority, the Local Lunacy Authority, and the Local Pensions Authority, are only different legal terms for the Town Council, on the entirely groundless assumption that each of these several "Authorities" will adopt and take over the policy of the Poor Law of trying to restrict its

work as far as possible to the management of institutions. But this policy of "offering the Workhouse" is part of the attitude of "deterrence" which has characterised, perhaps necessarily, the mere relief of destitution; and it is quite opposed to the habits of the various Authorities pursuing the diametrically opposite Policy of Prevention. We do not find that the Local Health Authority, in those towns in which it is actively pursuing a Policy of Prevention with regard to Infantile Mortality, has any idea of separating the infant from its mother! On the contrary, the whole of its work—the supervision of midwifery, the universal notification of births, the Health Visiting, the Municipal Milk Clinic, the "School for Mothers"—is based on the principle of maintaining the home, however humble it may be, and of teaching every mother how to make it really a place of the best nurture for her infant. Is it suggested that, when the Local Health Authority is made definitely responsible for "searching out" all neglect of infancy, and for maintaining the "National Minimum" of infant nurture, that it will pursue a policy of tearing the infants from their mother's breasts and bringing them up in a converted workhouse nursery? In those towns in which the Local Education Authority is going actively to work to prevent child neglect, we see it multiplying effort after effort to maintain the home—the domiciliary visiting not only of the School Attendance Officer but also of the Children's Care Committee, the repeated messages of the teachers to the parents as to what the child lacks, the expository visits of the School Nurse, the invited presence of the mothers at the medical inspection, the explanations to the parents of the medical treatment that the child requires, the maintenance

allowances made to the scholarship winners, even the "Day Feeding School" for the children of parents unable to attend to them during the day—and only in the last resort, when it is clear that the parents either cannot or will not give the child even the prescribed low minimum of nurture and control, do we find the Education Authority summoning parent and child before the magistrate, and getting the child committed to a residential Industrial School. Is it imagined that when the Local Education Authority is made definitely responsible for "searching out" all neglect of children of school age, and ensuring for all of them the prescribed "National Minimum" of child nurture, that this Authority will reverse all its action, close all its day schools, and put all the children into "Barrack Schools"? The services of the present National Labour Exchange in finding situations for the men out of work, and the "Ghent" system of Unemployment Insurance that we recommend as a useful adjunct for the seasonal trades, do not seem to point to any other intention than that of "keeping the home together." The proposed Training Establishments, for the maintenance under training of such able-bodied men as cannot be found situations, where the unoccupied man will be kept all day from the street-corner and the public-house, and sent home at night, disciplined and refreshed, to his wife and family, who will have their own maintenance allowance, indicate at any rate more desire to "maintain the home" and preserve the "integrity of the family," than the universal reception of the able-bodied in the workhouse which is recommended by the Poor Law Division of the Local Government Board. But some institutional treatment there must be, and when we

consider what is actually done in this way by the Local Health Authority, the Local Lunacy Authority, or the Local Education Authority, we see that (unlike the Poor Law workhouse) the institutions of the preventive Authorities do not "break up the home," but actually tend to maintain it. What is done with regard to the fever patient, the lunatic, or the truant child, is to remove from the home circle *that member of the family only* whose infirmity is dangerous to itself or to the home, with the object, whilst the home is preserved and the family integrity maintained, of curing him or her and restoring him or her to family life. There seems to be an extraordinary notion that, unless the Local Authority takes over the whole family, it is not "dealing with the family as a whole." We can imagine what an outcry there would be if it was the practice to commit the whole family to the hospital of the Local Health Authority, the asylum of the Local Lunacy Authority, or the residential school of the Local Education Authority, merely because one member of the family needed such treatment. Why supply institutional treatment to the whole family when only one member is in need of it? No self-supporting citizen goes to one department of the municipality, or to one "Authority," or to one institution, any more than to a single shop, for all that the different members of his family require. Surely, the only sensible policy is to let each responsible Local Authority see to it that every person requiring its specialised assistance, gets that specialised assistance at the moment, and in the form, in which it will be most effective, leaving the rest of the family and the home to go on, as nearly as possible, in a normal way.

We cannot help suspecting that this curious misunderstanding as to the treatment of the different members of one and the same family is rooted in another misunderstanding as to the nature of what will be given. To the Relieving Officer, as to the Poor Law Guardian, to the ordinary philanthropist as to the Charity Organisation Society worker, what seems in question is always a gift of money. This, it is true, is nearly always the form that (apart from the workhouse) is taken by "relief"; and this undifferentiated succour must naturally be given to the head of the family, and might well be best doled out by a single Authority. But this conception is already obsolete. The greater part of what is now done by the community for those whom it collectively succours is not "relief," and much of it is not given in money at all. Under the Policy of Prevention that we advocate, with the Poor Law abolished, there will be no giving of "relief." What will be provided for each individual is first, whatever specialised alteration in the environment may be necessary for the prevention of the cause of his need; and secondly, as incidental to these alterations, the specialised treatment that the suffering individual proves to require. Thus, in many cases, perhaps in the majority of cases, there will be no question of a dole of money, And if money has to be given, it will be given, not as "relief" but as a necessary incident of the treatment—as part of the medical treatment in sickness, as the payment for "boarding out" the children with their own widowed mothers, as the pension due as of right to the aged and the permanently incapacitated, as the wife's rightful Home Aliment whenever the breadwinner is withdrawn to hospital, asylum or training establishment. It is the

conception of "relief," and relief in money, that makes the "treatment of the family as a whole" loom so large to those who criticise the policy of the Minority Report. But there will, under the Minority Report scheme, be no "relief," least of all "relief by a money dole."

We think that we have now made good our point that the Policy of Prevention sketched in this volume, and the substitution of scientific treatment for relief, far from implying a demoralising laxness, or any decay of parental responsibility, or any disintegration of the family, would, as a matter of fact, produce a tightening up all along the line. This all-round increase in the extent and the intensity of the moral obligations, which we regard as an incidental advantage of the Policy of Prevention, has, of course, roused some objectors. An eminent statistician, Professor Karl Pearson, recently asserted that the increase in parental responsibility entailed by the Factory and Education Acts, has promoted, if it has not caused, a disastrous restriction of the birth-rate, and that any further enforcement of parental responsibility, if persisted in, may gradually extinguish the race! We are glad to record the conclusion that the Education Acts and the Factory Acts have raised the standard of parental responsibility, and we are undismayed by the statistical inference. When we remember that, until the other day, all proposals for improving the position of the wage-earning class, whether by Trade Unionism or Factory Acts, Free Schools or Free Maternity Hospitals, were denounced on the exactly opposite ground, that these subsidies to the manual workers would lead to a reckless child-bearing on the part of the "lower classes," so that we should be suffering from a "devastating torrent of babies"—when

we remember the potent argument of a whole race pressing on the means of subsistence—it is difficult to resist a smile at the magnificent attempt to turn topsy-turvy the whole Malthusian argument against Social Reform. Though we disagree with the positive assertions of Professor Karl Pearson, and especially with the data on which he has based his argument, we have already stated that, assuming that the restriction of the birth-rate to be volitional, any such rise in the position of the three or four millions of people who are now destitute, as we believe it possible for our Policy of Prevention to bring about, would unquestionably lead to a slackening of the present rate of multiplication of this lowest stratum. Such a slackening in the rate of multiplication of the destitute—which Professor Karl Pearson himself would desire—would be an unmixed advantage. And even if the rising Standard of Life of the whole manual working-class should, with the growing enlargement of parental responsibilities, lead to an exceptional restriction of the birth-rate among the prudent and the conscientious, the remedy is an easy one. If the community should come to wish to have a larger number of babies born to the best of the working-classes, the community can get as many as it likes if it is prepared to pay even a small part of the cost of production. At present, it is not too much to say, motherhood in four-fifths of the homes in the land, is penalised. We have chosen so to arrange our society that the working-class mother has frequently to work immediately before and after child-birth to get bread; she has, in any case, to incur no light illness without the community yet making any adequate provision for her needs; repeated confinements mean a very serious loss of service, loss of health,

and loss of money ; we give the wife no power of compelling her husband to make proper provision for her, even if he is in a position to do so ; and all that we offer her by way of public help, for a service that we are appealing to her to perform, is the shame and disgrace of pauper relief, in the company of the wanton and prostitute. If the nation is alarmed lest any proper enforcement of parental responsibility should unduly restrict the birth-rate among the prudent and the self-respecting, the nation has the remedy in its own hands. By merely providing free medical treatment and any necessary attendance at child-birth, and milk for the mother and child, without any stigma of pauperism, the community can secure a higher birth-rate whenever it chooses and can make this provision a lever to secure for the child a good home. And if any further measures were needed to maintain the desirable increase of population, a small endowment of the mother before and after the birth of the child—still more an endowment of the child during infancy and school age—would not only provide as many babies as the community desired, but would enable the community to choose, by its preference, both such parents and such homes for the up-bringing of the future generation as were deemed likely to produce the finest citizens. Child-bearing, we venture to assert, is an occupation that the bulk of women would prefer to any other, if any proper provision were made for it. We do not, ourselves, think that such drastic steps will be required to prevent such a slackening of the birth-rate as would be injurious to the race. At present, owing to the steadily decreasing death-rate, there is still an adequate increase of population. But we are glad to welcome this testimony to the way in which the preventive

policy of the Local Health and Local Education Authorities have actually so much increased parental obligation, that they have relieved us from the Malthusian bugbear which still, in the minds of some people, affords an unanswerable argument to any practical proposals for social improvement.

A more general objection to this all-round increase in the consciousness and fulfilment of moral obligations is the fear that we are thereby threatened with what has been picturesquely termed "the servile state." If men and women who are inclined to neglect their children; if able-bodied people who like begging, or otherwise imposing on the public; if families which prefer dirt, disorder and disease, are to be forced by persistent pressure, and, in the last resort, even by legal process, to mend their ways, what a terrible restriction on the liberty of the individual! This objection is always ostensibly urged on behalf of the manual worker, the wage-earner or other poor person who, being in a state of destitution or partial destitution, is likely to fall under the supervision of the preventive authorities. It is insinuated that the person with property, being able to fulfil these primeval obligations of family maintenance without personal effort, escapes any kind of supervision. We have, accordingly, an appeal made to the democratic sentiments of the people to resist this attempt at "class legislation." But it is interesting to observe that these objections never come from persons of the manual working or wage-earning class. In fact, the arguments to which Mr. Harold Cox, on the one hand, and Mr. Hilaire Belloc on the other, have urged, are already familiar in the fulminations of the Liberty and Property Defence League; and they have been repeatedly employed

during the past three-quarters of a century, on behalf of the landlords and capitalists, as a means of obstructing every proposal to raise the Standard of Life of the wage-earning class. We do not find that either the wage-earners or their chosen representatives in the Trade Unions, Co-operative Societies, or the Labour Party, have ever advanced this objection to the successive Public Health, Factory, or Education Acts, which have embodied the enforcement of new obligations. The explanation is simple. In so far as this legislation and administration has directly or indirectly led to a higher standard of personal obligation, and a more general fulfilment of parental responsibility, it has presented a different aspect to the salaried brainworker and the man of property, than that which it presents to the propertyless class. To the employer and to the landlord, all this enactment of "common rules," and all this enforcement of a "National Minimum," low as it might be, loomed as a limitation of his personal freedom. It limited the range of his power over the lives of others, and therefore, as it seemed to him, was likely to reduce his opportunities for extracting the swollen profits and rents of sweated labour and slum tenements. It meant, to him, in any case, increased efforts and greater thought, sometimes even a larger expenditure, without any corresponding increase in the amenity of his own life. But the other side of the shield, seen by the wage-earner as the outcome of this same legislation, is an enormous growth in practical freedom of action, a liberty positively enlarged by law, increased leisure, better health, greater amenity of life, further opportunities of advancement for his children, and sometimes even higher money wages. So long as we offer to

every wage-earner at all times the opportunity to earn a full livelihood for himself and his family, or if this opportunity cannot, through industrial dislocations, be provided, an honourable maintenance under training, while a new situation is being found for him—though he may have aspirations after a "Co-operative Commonwealth" of which he does not recognise the approach—he will have no objection to a rigorous insistence, by the community, that he shall accept work when it is there for him to do. The great bulk of wage-earners have no sympathy with the "work-shy" and the wastrel. It is the same with the enforcement of other obligations. The ordinary workman would consider it an extravagant phantasy that any one should object to send his child to school, or to permit his child to be medically inspected and treated, if the community provides the school and the medical treatment. He will even, for the sake of the child, willingly pay part of the cost. And assuming that any member of his family is so feeble-minded as to be beyond control, or is suffering from an infectious complaint he is glad to be permitted, still more to be invited, to accept at the earliest possible moment the treatment which may cure the sickness or bring the lunatic or feeble-minded person under control. And, it is the same with regard to the conditions of employment. The wage-earners have never yet objected to a general limitation of the hours of labour, or to the enforcement of a standard rate, so long as it did not entail ousting them from their means of subsistence. In fact, this whole conception of a joint responsibility of the individual and the community for the universal maintenance of a prescribed standard of civilised life, is extraordinarily sympathetic to the English manual

working-class, for the simple reason that the evil with which they are confronted in practical life, is not any over-regulation of their conduct and impulses, but the disaster of periodically being deprived of the opportunity of maintaining themselves and their children at any standard at all. And if we pass from this extreme of economic insecurity and survey the people at work on any one day, we shall realise that it is not the highly-organised Trade Unionist enforcing the Common Rules of his craft, or the healthy citizens of a "progressive" municipality with its elaborate code of sanitary and other by-laws, who exhibit "servility" of spirit; who submit uncomplainingly to the oppression of the landlord or the exactions of the capitalist; who suffer meekly the consequences of a badly-organised social system, or who sell their votes to reactionary representatives of the governing class. It is, on the contrary, just those sections from whom the protective organisation of the State has been so far withheld; the unregulated laundresses; the sweated workers to whom the Factory Acts do not apply; the labourers in the country villages where collective action is at a minimum; the slum dwellers of enfeebled health and demoralised will, who succumb to the temptations of servility and add a degradation of soul to their unfortunate material surroundings. In the past three-quarters of a century, every step in Trade Unionism, every advance in Factory Legislation, every development of municipal activity—far from increasing servility—has, in fact, diminished the area of "the servile state."

But, in any wide programme of Social Reform, it is not sufficient to prove a case and refute objections. It is even not enough to carry conviction to the minds of the

electorate and to watch the gradual dying away of opponents into silence. We fully recognise that, even assuming the whole community to be agreed on a substitution of universal Prevention and Treatment for relief, it would find its progress checked by two practical considerations—the need for funds and the need for knowledge.

What would such a policy cost, and how is the money to be found ? Any pretence at a detailed estimate, based as this must necessarily be on purely hypothetical conjections, would be absurd. We know that it is almost always cheaper to prevent the occurrence of an evil than to pay for its disastrous effects. We know, too, that, although it may suit particular individuals, and even particular classes, to postpone measures of prevention, because they thereby escape taxation, the nation itself has, in the end, to pay the bill in full, in the extravagantly costly destitution and crime, inefficiency and degeneration, that have not been prevented. Moreover, it is obvious that the cost of the whole policy, or of any part of it, will necessarily depend, not merely on the rapidity and completeness with which the several hundred Local Authorities of the United Kingdom choose to put it into operation—a point on which prediction is impossible—but also on the standard that we choose to set up. Let us take, for instance, the part of the policy which is most generally accepted—the part, by the way, which is the most costly—namely, the segregation of the congenitally feeble-minded. Up to what point is this to be carried ? We might, perhaps, without any serious increase in the total public expenditure, at once segregate in suitable institutions for their whole lives, the distinctly feeble-minded girls who

now come in and out of our Poor Law Infirmaries on their melancholy progress of bearing feeble-minded infants; for what we should spend on the potential mothers, we should save in the cost of the present annual crop of degenerate children. A small additional expenditure would enable us to take permanent hold of the young criminals, mostly boys, who now pass in and out of prison throughout their lives, by reason only of their congenital feeble-mindedness. But, before we can feel that we have dealt with the whole evil of Feeble-mindedness, we must accept responsibility for all such children in the Mentally Defective Schools, as can, at the end of school age, be definitely certified as congenitally feeble-minded; and we shall have to deal with a good many similarly certifiable persons who do not now come before a Public Authority, but who would easily be discovered by offering free maintenance in the Public Asylum. If we were suddenly to adopt this drastic policy, up to a high standard, from one end of the kingdom to another, we might be let in for an expenditure of several millions a year. Our own impression is that the ratepayer and the professional advocate for the freedom of the individual will intervene long before we have reached the standard of normal mentality which it is desirable, in the interests of the race, that we should enforce! On the other hand, the more of this action in segregating the feeble-minded that we now take, the lighter will be the burden and the problem for the next generation. In practice we shall doubtless begin only with the really bad cases; and without much additional expenditure in any one year, we should be able to rise, decade by decade, to a higher standard of certification.

Much the same may be said with regard to the

prevention of sickness. Those Local Health Authorities which have chosen to spend money on effectively combating the notifiable infectious diseases, now find their Isolation Hospitals nearly empty, and are beginning to use them for preventing phthisis. In other districts the ratepayer is apt to intervene, and to prescribe an economy in sanatorium accommodation which ends in his successors having to bear the cost of disease which might have been prevented. With the varying standards of many hundreds of separate Local Health Authorities it is plainly impossible to estimate what will be the additional expenditure on tuberculosis, when tuberculosis is ranged amongst the infectious diseases to be prevented by the Local Health Authority, instead of amongst those to be " relieved " by the Poor Law Authority, after a whole family has been infected ! All that we can predicate is that the more we, in this way, spend in the present, the less we shall need to spend in the future. And it is the same with the Local Education Authorities. Even supposing that they were to be made as definitely responsible for preventing all forms of Child Neglect, as they have been for preventing the lack of schooling, experience tells us that the ratepayers will inevitably resist the sudden or complete fulfilment of their obligations. It took no less than twenty years from the passing of the Education Act of 1870 to get all the children into school ; it may perhaps take another twenty years to get all the children in Great Britain provided with proper medical and surgical treatment for their little ailments, and universally so fed that they can profit by the instruction that we pay for. The universal provision of training on the half-time or " sandwich " system for all boys and girls up to eighteen years of age, would cost

some millions a year, but we should be thereby preventing the creation of a great many future paupers and criminals, as well as making room for many unemployed men squeezed out by "decasualisation," all of whom would otherwise have to be maintained. Finally, we come to the problems of Sweating and Unemployment. If we were suddenly, without due preparation, to raise the wages of all the sweated workers to something permitting even a minimum standard of civilised life, we should not, it is true, thereby put any new charge upon the taxpayer, but we might, in the case of many articles, raise the cost of production to the employer and the price to the consumer. But all the experience of the past, as every contractor knows, proves that a gradual and moderate increase in wages, step by step, *up to the point of full subsistence*, creates such a rise in productive efficiency that it actually decreases the cost of production and lowers prices. With regard to "decasualisation" and the regularisation of the aggregate national demand for labour, we might even find ourselves making a distinct economy by the better organisation of industry that such regularisation would promote, alike in the cost of labour to the employer and in the public provision for the Unemployed. On the other hand, the cost of the establishment of our National Labour Exchange, of the provision of Training for those for whom no situations can be found, and still more, of any general subsidising of Insurance, will have, in effect, to come out of the pocket of the taxpayer, though the cost of this new public Department of Unemployment would be balanced by the saving of our present expenditure on charity, under the Poor Law, and in prison administration, in respect of the present large class of vagrants, wastrels,

and petty criminals. Any net increase thus occasioned in our total collective expenditure on the poor will, we believe, be more than made good by the all-round increase in the productivity of the manual working-class that would accompany their better health, their more regular conduct, their greater technical skill and the prolongation of their average working life. This is, at any rate, the counsel of the Political Economist as it is that of those practical men of affairs who have watched the results of good food, discipline, and education in different countries, at different periods, on different classes and races. Hence the not infrequent abuse of a Policy of Prevention by the more fanatical of the Socialists on the ground that all the improvements in sanitation, education, hours of labour and habits of life, of the past half century, whatever may have been their beneficial effect on the wage-earners themselves, have meant also a great increase in the rents and profits of the propertied class as a whole, which accordingly finds itself, after fifty years of rising public taxation, more wealthy than ever! Exactly the same objection might have been made to the abolition of chattel slavery, a revolution which can be proved, in theory and practice, to have increased the productivity of labour and therefore the amount drawn in rent and interest. No student of working-class history in Great Britain can doubt that the political enfranchisement of the workers, with the growth of Trade Unions and Co-operative Societies, and the general development of personal dignity and intellectual capacity of the operative, have greatly increased the wealth-production, and, with it, the "surplus value" of the nation. We are, in fact, members one of another; and no improvement can come to any one

section of the community without other sections also benefiting. How much of the material wealth-production continues to flow to the propertied classes will depend on the way we choose to organise our society. It is clear, though the Socialist does not always remember it, that any such reconstruction as he desires involves, as a condition, that we should first have put to an end to the degradation and demoralisation in which so large a proportion of the wage-earners are, by their destitution, enslaved; and that the best hope lies in securing, for the children of the whole population, such a standard of health, intelligence, and education as will enable them to take their part in the Co-operative Commonwealth.

With regard to the money, there is, indeed, little to be said. If we tackle the problem, bit by bit, in our practical British way; working usually through the Local Authorities; leaving to their initiative the pushing onward of the experiments; and stimulating their efforts both by the counsel of the Central Departments and by progressively increasing Grants in Aid, we suggest that there will be no real difficulty in raising, year by year, the very small increase of taxation that the year's progress requires. As a matter of fact, the sums in question are far less than those to which recent Budgets have accustomed the taxpayer. A nation which can shoulder a burden of thirteen millions a year merely to maintain its old people after 70, or thirty millions a year to afford its adult sick medicine and sick pay, cannot pretend to be unable to spend a million or two on the economy of prevention! In a political Democracy, growing ever more conscious of itself, the growth of collective provision for common needs —which the economist advises as actually promoting

increased production—may be regarded as inevitable. We have all of us, for a whole generation, been deploring the unequal manner in which the national income is distributed—how too much falls to the wealthy, and too little to the industrious poor. The workmen themselves are now learning what it amounts to. Up and down the country they are realising that, out of a total annual income of two thousand million pounds a year, their class, constituting four-fifths of the whole population, gets barely one-third ; that the greater part of the other two-thirds is monopolised by a small section of the community and either accumulated in privately owned wealth or spent in personal luxury. Twenty years ago, Professor Marshall put the amount annually wasted by the wealthy classes at four hundred million pounds a year. Last year more money was spent on motor-cars alone than would have sufficed to carry out the whole Minority Report !

Paradoxical as it may appear to the majority of our readers, the most formidable obstacle to the adoption of the Policy of Prevention and Treatment is, not resistance to the necessary public expenditure, still less inability to raise the money, but the lack of administrative science and the shortcomings of our administrative machinery. Merely to relieve destitution has been nearly as easy as doing nothing. But successfully to intervene in order to prevent—whether to prevent sickness, to prevent the neglect of children, to prevent the multiplication of the mentally unfit, or to prevent Unemployment—involves the discovery of causes, the formulation of large schemes of policy, the purposeful planning of collective action in modifying the environment of the poorer classes, together

with scientifically diversified treatment of those individuals who fall below the recognised standard of civilised life. Unless we have a very determined effort to clear up all these problems by continuous observation and verification, we may still see large sums of public money spent on what is virtually a slovenly relief of destitution and not its prevention. In some of the legislation that has been passed during the last two decades, and in a good many of the projects put forward by each political party in turn, we see the fatal attraction of the easy policy of "relief," in contrast with the arduous mental labour involved in mastering the technique of prevention. Great Britain, in fact, finds it difficult to break out of a vicious circle. Our governing class—Ministers, Members of Parliament, Judges, Civil Servants—do not seem yet to have realised that social reconstructions require as much specialised training and sustained study as the building of bridges and railways, the interpretation of the law, or technical improvements in machinery and mechanical processes. The result is that the amount of knowledge available, even of knowledge of facts, when a Minister is faced by a problem, is always ludicrously insufficient, whilst adequately trained expert students of the subject are seldom to be found. Meanwhile, the bulk of the electorate, the organised working-class, can hardly be expected to have time to think out for themselves, the necessary changes in environment or to develop any new social *technique;* and in default of intellectual leadership, they are apt to alternate between a somewhat cynical apathy and an impartial acceptance of the first easy-looking device for improving their condition that is presented to them.

The first condition of effective social progress in this

country is that we should get out of this vicious circle. We must grow, alike among the few who can draft, pass and administer Acts of Parliament, and among the many who can, if they choose, dictate policy, a vigorous public opinion in favour of a more deliberate choice of purpose and a more scientific selection of the means by which this purpose can be best attained. And though our progress may be slow, experience indicates that only in this way can it be sure. Any student of the long and gradual development of Public Health administration, of Public Education, or the public treatment of the mentally deficient, necessarily comes to realise the alternate failure and success in every progressive development of the work, and the gradual emerging, from all the experiments, of the realised knowledge by means of which we are now able, with some approach to accuracy, to attain our ends. And exactly as the mountain climber finds, when he has reached what seemed to be the summit, another summit beyond him, so the administrator discovers, when he has fulfilled one purpose, another and a higher purpose opening out before his powers of attainment. And this involves not only the gradual working out of *technique*, but also the steady and careful elaboration of our social machinery. This is, of course, particularly clear with regard to an entirely new public service such as the Prevention of Unemployment and the training of the Unemployed. Here we have as yet only the rudiments of the machinery for the simplest operations. We have, as yet, no class of representatives or officials accustomed to transacting even these simple operations, and only a few officials and amateurs who are trying to understand the new developments that are required to bring the whole policy into

action. But in practically all departments of the work of Prevention—in the campaign against infantile mortality, child neglect and preventable disease ; in the campaign against mental degeneration and in favour of promotion of better breeding ; in the campaign against the ruin of adolescence, the creation of Unemployment and the demoralisation of the Unemployed—we are always being stopped by the need for further experimenting and additional research. We know enough now to know how supremely important it is to extend our knowledge. But research and experiment in social subjects cost as much as research and experiment in chemistry or electricity ; and the public does not yet realise this fact ! Here, indeed, is a magnificent field for the volunteer worker and for the munificence of many a millionaire. Whether in practical experiment or in pure research, there is no range of work that is more likely to bring about immediate social betterment than this of the various means of preventing destitution, and of scientifically treating the cases that occur.

And here, as elsewhere, the researcher and experimenter will have to remember that the worst of the evils which he is seeking to overcome is not the material privation or physical suffering which destitution connotes, but the moral degradation with which it is, in modern communities, almost always accompanied. And just as it is our horror of this moral degradation that inspires our work and steels our will, so in our choice of means and choice of ends, we must, of course, weigh not merely the material results that ensue, but also the inevitable psychological reactions in human motive and human character. It is, indeed, after all, the " Moral Factor " in the problem,

whether manifested in the fuller development of individual faculty, the finer tone of family life, or the widening grasp of public spirit, that is and must remain the dominant consideration in every attempt at Social Reconstruction. But noble purpose will not alone suffice. In the latest of the sciences to be developed, we shall require not only a perpetual enlargement in the social purpose of the whole community, but also a larger and larger measure of foresight, invention, and technical efficiency on the part of specialised groups of brain-workers on whom, for the most part, the execution of this social purpose will necessarily devolve. And it is in the closer communion for the future, of these two great social forces—the public-spirited citizen exercising his influence and manifesting his will in public opinion, and the specialised social investigator and trained official, supplying the organised knowledge and carrying out the social purpose—that our progress in the Prevention of Destitution, as in all other branches of Social Reform, will, in the main, depend.

APPENDIX TO CHAPTER X.

Notes and References.

PAGE 297. The gradual evolution of knowledge as to the effects of charity may be traced in Kirkman Gray's *History of English Philanthropy*, and his *Philanthropy and the State*. Daniel Defoe's *Giving Alms no Charity and employing the Poor a Grievance to the Nation*, appeared in 1704.

PAGE 300. Miss Florence Davenport Hill's book, *The Children of the State* (1861), is still worth reading; see also her evidence to the Departmental Committee on Poor Law Schools, vol. i., p. 72, vol. ii., Q. 3,081. For the present position of these children, see Minority Report of the Poor Law Commission, Part I., ch. IV., sec. VII. (*a*), pp. 136-143 of official 8vo edition.

PAGE 308. The actual recommendations of the Poor Law Report of 1834—very commonly mis-stated and misunderstood—will be found accurately analysed in *English Poor Law Policy*, by S. and B. Webb (Longmans: 1909); which also describes and explains how it was that the abolition of the General Mixed Workhouse, recommended in that Report, was never carried into effect. See, on this point, the Majority Report of the Poor Law Commission, 1909, Part IV., ch. IV. (pp. 163-165 of official 8vo edition); and Minority Report, Part I., ch. I. (pp. 7, 17-21 of official 8vo edition); and the Return to the House of Commons, No. 108 of 1838.

PAGE 309. The great lengths to which between 1871 and 1875 the Inspectors of the Local Government Board carried their campaign of "breaking up the family," and destroying the home among the destitute—apparently as a means of rooting out destitution—are described in our *English Poor Law Policy* (1909).

PAGE 310. How best to deal with the widow suddenly left helpless with a young family is the standing problem of the Poor Law Guardians and the C.O.S. worker. For some discussion of the problem, see various papers by the C.O.S. on "How to Help Widows," "The Migration of Widows"; the chapter on "Widow and Orphan" in Kirkman Gray's *Philanthropy and the State* (pp. 274-288); the Report on the Condition of the Children under the Poor Law, by Dr. Ethel Williams, 1909; Majority Report of the Poor Law Commission, 1909, Part IV., ch. VIII. (pp. 246-252 of official 8vo edition); Minority Report, Part I., ch. II., pp. 36-45; ch IV., pp. 111, 164-7.

The solution of the difficulty, we believe, will be found when the Local Health Authority and the Local Education Authorities are definitely made responsible for universally enforcing a National Minimum of Child Nurture, in usually "*boarding out the children with their own mothers*"—giving, not "relief" to the mother, but payment for maintaining the child—and, where the mother is unable or unwilling to provide decently for the child, its admission to a "Day Feeding School," where it is provided for from early morning, but returns to its home in the evening. Where the home, through drunkenness, immorality, or cruelty, is proved to be absolutely unfit for child nurture, the child must be "adopted" by the Local Education Authority, and brought up as an orphan.

PAGE 310. As to the children in workhouses, see the authorities cited in the Minority Report, 1909, Part I., ch. IV. (pp. 111-114 of official 8vo edition); and Minority Report for Scotland, 1909, *Down to* 1911 *the number of children actually residing in the General Mixed Workhouses of the United Kingdom had not been diminished.* We see no sign of any official intention to take the steps necessary for compelling the removal of these children from the Workhouse. The optimistic figures quoted always refer to something else.

PAGE 317. See *The Decline of the Birth Rate.* (Fabian Society, 3, Clement's Inn, London).

PAGE 320. The question is always cropping up, whether this or that development of Democracy is inimical to Personal Liberty. We suggest that the answer depends on what is meant by the term. On this point we venture to append an extract from our *Industrial Democracy* (1897):—

"If, then, we are asked whether democracy, as shown by an analysis of trade unionism, is consistent with Individual Liberty, we are compelled to answer by asking, What is Liberty? If Liberty means every man being his own master, and following his own impulses, then it is clearly inconsistent, not so much with democracy or any other particular form of government, as with the crowding together of population in dense masses, division of labour, and, as we think, civilisation itself. What particular individuals, sections, or classes usually mean by 'freedom of contract,' 'freedom of association,' or 'freedom of enterprise' is freedom of opportunity to use the power that they happen to possess; that is to say, to compel other less powerful people to accept their terms. This sort of personal freedom in a community composed of unequal units is not distinguishable from compulsion. It is, therefore, necessary to define Liberty before talking about it, a definition which every man will frame according to his own view of what is socially desirable. We ourselves understand by the words 'Liberty' or 'Freedom,' not any quantum of natural or inalienable rights, but *such conditions of existence in the community as do, in practice, result in the utmost possible development of faculty in the individual human being.* Now, in this sense democracy is not only consistent with Liberty, but is, as it seems to us, the only way of securing the largest amount of it. It is open to argument whether other forms of government may not achieve a fuller development of the faculties of particular individuals or classes. To an autocrat, untrammelled rule over a whole kingdom may mean an exercise of his individual faculties, and a development of his individual personality, such as no other situation in life would afford. An aristocracy, or government by one class in the interests of one class, may conceivably enable that class to develop a perfection in physical grace or intellectual charm attainable by no other system of society. Similarly, it might be argued that, where the ownership of the means of production and the administration of industry are unreservedly left to the capitalist class, this 'freedom of enterprise' would result in a development of faculty among the captains of industry which could not otherwise be reached. We dissent from all these propositions, if only on the ground that the fullest development of personal character requires the pressure of discipline as well as the stimulus of opportunity. But, however untrammelled power may affect the character of those who possess it, autocracy, aristocracy, and plutocracy have all, from the point of view of the lover of liberty, one fatal defect. They necessarily involve a restriction in the opportunity for development of faculty among the great mass of the population. It is only when the resources of the nation are deliberately organised and dealt with for the benefit, not of particular

individuals or classes, but of the entire community; when the administration of industry, as of every other branch of human affairs, becomes the function of specialised experts, working through deliberately adjusted Common Rules; and when the ultimate decision on policy rests in no other hands than those of the citizens themselves, that the maximum aggregate development of individual intellect and individual character in the community as a whole can be attained.

"For our analysis helps us to disentangle, from the complex influences on individual development, those caused by democracy itself. The universal specialisation and delegation which, as we suggest, democratic institutions involve, necessarily imply a great increase in capacity and efficiency, if only because specialisation in service means expertness, and delegation compels selection. This deepening and narrowing of professional skill may be expected in the fully-developed democratic state, to be accompanied by a growth in culture of which our present imperfect organisation gives us no adequate idea. So long as life is one long scramble for personal gain—still more, when it is one long struggle against destitution—there is no free time or strength for much devolpment of the sympathetic, intellectual, artistic, or religious faculties. When the conditions of employment are deliberately regulated so as to secure adequate food, education, and leisure to every capable citizen, the great mass of the population will, for the first time, have any real chance of expanding in friendship and family affection, and of satisfying the instinct for knowledge or beauty. It is an even more unique attribute of democracy that it is always taking the mind of the individual off his own narrow interests and immediate concerns, and forcing him to give his thought and leisure, not to satisfying his own desires, but to considering the needs and desires of his fellows. As an Elector—still more as a chosen Representative—in his parish, in his professional association, in his co-operative society, or in the wider political institutions of his state, the 'average sensual man' is perpetually impelled to appreciate and to decide issues of public policy. The working of democratic institutions means, therefore, one long training in enlightened altruism, one continual weighing, not of the advantage of the particular act to the particular individual at the particular moment, but of those "larger expediencies" on which all successful conduct of social life depends.

"If now, at the end of this long analysis, we try to formulate our dominant impression, it is a sense of the vastness and complexity of democracy itself. Modern civilised states are driven to this complication by the dense massing of their populations, and the course of industrial development. The very desire to secure mobility in the crowd compels the adoption of one regulation after another, which limit the right of every man to use the air, the water, the land, and even the artificially produced instruments of production, in the way that he may think best. The very discovery of improved industrial methods, by leading to specialisation, makes manual labourer and brain-worker alike dependent on the rest of the community for the means of subsistence, and subordinates them, even in their own crafts, to the action of others. In the world of civilisation and progress, no man can be his own master. But the very fact that, in modern society, the individual thus necessarily loses control over his own life, makes him desire to regain collectively what has become individually impossible. Hence the irresistible tendency to popular government, in spite of all its difficulties and dangers. But democracy is still the Great Unknown. Of its full scope and import we can yet catch only glimpses. As one department of social life after another

becomes the subject of careful examination, we shall gradually attain to a more complete vision. Our own tentative conclusions, derived from the study of one manifestation of the democratic spirit, may, we hope, not only suggest hypotheses for future verification, but also stimulate other students to carry out original investigations into the larger and perhaps more significant types of democratic organisation" (pp. 847-50).

Page 334. We gladly recognise that some progress has been made in organising social and economic research. The foundation in 1895 of the London School of Economics and Political Science (University of London) supplied the need for a centre of study and research; and the great and continued success of this institution, with its extensive professoriate, its post-graduate students and "seminars," its undergraduate classes with their 1,500 men and women in attendance, and its unique "sociological museum" in the form of a collection of 200,000 documents, etc., affords a most promising opening for further developments of the work. Unfortunately, it is still without endowment, and is now quite intolerably cramped for space; and nothing would be likely to do more to further economic and social research in this country than the provision for this institution of a new building in which the work could be expanded and of a series of endowed Research Scholarships or Fellowships, to enable work to be done by those who are not themselves rich.

Just as we write, we have to welcome the organisation of a great "National Conference on the Prevention of Destitution," in London, at Whitsuntide, 1911, when something like a thousand delegates from local governing bodies and voluntary agencies, from one end of Great Britain to the other, will meet for a four days' conference to consider—leaving entirely aside the Poor Law and the Poor Law Authority as dealing only with relief—how best the Local Health Authorities, the Local Education Authorities, the Local Lunacy Authorities, and the National and Local Unemployment Authorities can take up the campaign for actually preventing the occurrence of destitution, and for scientifically treating such cases as they do occur. The Conference will apparently devote itself to the working out of the *technique* of prevention in such subjects as Tuberculosis and other preventable disease; the needs of the infant, the child, and the adolescent; and the prevention of cyclical and seasonal unemployment and underemployment, together with the method of meeting the cost and charging the individual. More than a hundred papers will be contributed, in the five sections into which the Conference is divided, by practical experts in the several subjects; and the volume containing these papers and reports of the discussion (to be published by P. S. King & Son at half a guinea net) will evidently prove a mine of information.

We venture to hope that this Conference will become a permanent organisation, on non-partisan lines; committed neither to the Majority nor to the Minority Report, nor to any other programme or scheme; but organising both annual Conferences on a national scale, and quarterly Conferences for particular provinces of Great Britain, in which the members and officials of the different preventive Authorities, with representatives of the Voluntary Agencies co-operating with them, could meet and discuss the most practical methods of carrying out their work. We may perhaps look to these Conferences for a "new synthesis" of municipal activity, as in its several departments the corporate agency for actually preventing destitution—a synthesis in which the Town or District Councillor will find something more inspiring than the care of the drains and the rates!

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